

Refer and Earn Program Terms and Conditions

- This offer is valid for existing Mashreq Home Loan customers who are planning to sell their property and refer buyers who opt for a mortgage with another bank.
- The campaign period will be specified by Mashreqbank psc (“Mashreq/Bank”) and communicated to eligible customers through appropriate channels.
- The Cashback amount will be calculated based on the outstanding amount range of the seller's existing Home Loan at the time of successful referral.
- Upon successful booking of the mortgage loan and issuance of title deed with first degree mortgage in favor of Mashreq. Referrer will receive cash credit for each successful referral in his Mashreq account as per the below reward grid (the “Cashback”).

Loan Volume Slab (AED in Million)	Eligible Cashback Reward
Less than or equal to 1 Million	AED 1,000
Above 1M up to 2 M	AED 2,000
Above 2M up to 3M	AED 3,000
Above 3M Up to 4M	AED 4,000
Greater than 4M	AED 5,000

- The Referrer must refer to the lead via an online client referral form. Leads referred to via this channel shall only be eligible for the Campaign.
- To qualify for the incentive,
 - a. the seller must refer the buyer to Mashreq.
 - b. the buyer should obtain a mortgage with Mashreq to purchase the property.
- In case the Referral is converted into multiple loans, it will be considered as one Referral and total loan disbursed will be considered for cash back eligibility based on the slabs available.
- Cashback will be credited to Referrers Mashreq account within 60 days from the time of loan disbursement.
- Customers can make Referrals during the Campaign Period and there is no cap on the maximum number of successful Referrals.
- Mashreq reserves the right to verify the validity of referrals and may request additional information from both the seller and the buyer.
- The incentive will be disbursed to the eligible seller after the successful closure of the referred buyer's mortgage with another bank. Payment will be made through the preferred method specified by the seller.
- Mashreq reserves the right to modify or terminate this campaign at any time without prior notice.

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- By participating in this campaign, the seller agrees to comply with all terms and conditions outlined herein.
- Mashreq reserves the right, at its absolute discretion, to amend and/or supplement these terms and conditions at any time without any prior notification. Any such amendments or supplements shall automatically apply and shall be published on Mashreq website www.mashreq.com.
- In no event shall Mashreq, any of its affiliates, or any of its officers, directors, employees, or agents be liable or responsible for any loss, damage or expense arising out of or otherwise related to this campaign.
- These terms and conditions are in addition to the respective standard Mashreq home loans terms and conditions.
- By participating in this campaign, the seller acknowledges and agrees to abide by these terms and conditions.
- This campaign along with its terms and conditions are governed by and construed in accordance with the laws of Dubai, United Arab Emirates without prejudice to resolutions, notices, framework or any guidance/advises from the Central Bank of UAE.