

PURE SAVINGS ON YOUR NEW MASHREQ CREDIT CARD

Flat cashback upon meeting the spends eligibility criteria within the first two months of Card issuance.

+

20% cashback on all transactions for the first 6 months at:

Netflix	Zomato	Du	DubaiNow
Noon.com	Talabat	Etisalat	iTunes

Maximum cashback of AED 50 per merchant per month. Not applicable on Mashreq noon Credit Card

“Mashreq Welcome Cashback Offers” (“Offer A” & “Offer B” & together “Offers”) are a special promotion for select customers (“Cardholders”) for Mashreq/Mashreq Al Islami Credit Cards (“Credit Cards”/“Cards”) and are only valid and eligible for the new Cards issued in the UAE by Mashreqbank PSC. (“Mashreq”/“Bank”).

Offer A details: Flat cashback upon meeting the spends eligibility criteria on your new Mashreq/ Mashreq Al Islami Credit Card within the first two months of Card issuance.

- **The cashback amount and the spends eligibility criteria** will be as advertised at the time of digital card application by the customer, applicable on select Cards only.
- The cashback amount and the spends eligibility criteria can vary for different Card products.
- The cashback amount will be different for a new Card customer of Mashreq and for an existing Card customer.
- For the avoidance of doubt, a customer who has cancelled a Card in the last 6 months will also be considered as an existing Card customer.
- A minimum retail spend, as per the spends eligibility criteria, is required to be done by using the Card within the first two months of Card issuance.
- Applicable cashback will be credited to Cardholder’s account by the end of the third month. For example, if a Card is issued in December 2023, then the Cardholder needs to meet the spends

eligibility criteria by February 29, 2024. The applicable cashback will be credited to the Cardholder's account by March 31, 2024

- Transactions made on Mashreq Online, Mashreq Mobile, cash withdrawal transactions, equated monthly installment transactions, Balance Transfer, Easy Cash, fees and charges (if any) and any other transactions are not eligible transactions and hence will NOT be included as a part of Offer A.
- Any purchase reversals, refunds and transactions disputed by the Cardholder shall be excluded from Offer A.

Offer B details: 20% cashback on all transactions at select ecommerce merchants.

20% cashback on all transactions made through website or mobile applications

("Transactions") of Netflix, Zomato, Noon.com, Talabat, Du, Etisalat, Dubai Now and iTunes (Merchants)

- Offer B is applicable on Transactions made within the first 6 months of issuance of Card (Offer Period). For example, if a Card is issued in November 2023, then Cardholder can avail the offer on Transactions made through mobile application or website of the Merchants till 31st May 2024.
- Cashback is capped up to AED 50 per Merchant per month during the Offer Period
- Offer B is not applicable on the Mashreq noon Credit Card.
- There is no minimum transaction amount for the Transaction to be made through mobile application or website of the Merchants.
- Cashback will be calculated based on the Transactions posted on the Card in a month and will be credited to the Cardholder's account before end of the next month.
- Cardholders' cashback amount will be confirmed at the end of each month and will be communicated directly to the Cardholders through communication channels as decided by the Bank.
- Transactions made on Mashreq Online, Mashreq Mobile, cash withdrawal transactions, equated monthly installment transactions, Balance Transfer, Easy Cash, fees and charges (if any) and any other transactions are not eligible transactions and hence will NOT be included as a part of Offer B.
- Payments made via digital wallets like Apple Pay, Google Pay or any other similar biller will not be eligible for cashback.

- Any purchase reversals, refunds and transactions disputed by the Cardholder shall be excluded from Offer B.

General Terms and Conditions common to Offer A, Offer B collectively referred to as “Offers” below:

- Offers are applicable only for newly issued Cards and not applicable for cards that got replaced, renewed, or upgraded.
- Supplementary Cardholders spends will be clubbed with the linked primary Card to calculate spends eligible for Offers.
- Transactions made on Mashreq Online, Mashreq Mobile, cash withdrawal transactions, equated monthly installment transactions, Balance Transfer, Easy Cash, fees and charges (if any) and any other such transactions are not eligible transactions and hence will NOT be included as a part of the Offers.
- Any purchase reversals, refunds and transactions disputed by the Cardholder shall be excluded from the Offers.
- Cardholders’ enquiries / complaints with respect to Offers will be honored until 8 months after Card issuance.
- Cardholder’s account(s) that are either closed or blocked or terminated or delinquent prior to or during the Promotion Period, or prior to the Offer fulfilment, will NOT be eligible for the Offers.
- Mashreq has the right to amend or discontinue the Offers at any point of time during the Promotion Period without any prior notification to the Cardholders.
- Employees and Staff of Mashreq or any subsidiary of Mashreq are eligible for the Offers.
- Mashreq reserves the right to notify the Cardholders by phone or any other means of communication which Mashreq, in its absolute discretion, deems fit. It is the Cardholder’s responsibility to ensure that details of their mobile number and email ID etc. provided to Mashreq are correct. Cardholder’s name should be correctly updated in Mashreq's records.
- Mashreq reserves the right in its absolute discretion to amend, suspend or terminate the Offers without any prior notice. For the avoidance of doubt, the amendment, suspension or termination of the Offers by Mashreq shall not entitle the Cardholder to any claim, compensation of loss or

damages from Mashreq. Any such amendments or supplements shall be provided on Mashreq's website: www.mashreq.com.

- The Bank has the sole right to exclude and/or disqualify any Cardholder from participating in the Offers at any given time for any reasons whatsoever without giving any prior notification to such Cardholder. Any excluded/disqualified Cardholder from the Offers shall not, under any circumstances, be compensated by the Bank any event whatsoever.
- 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 the Offers.
- Mashreq shall not be in breach of its obligations or otherwise be liable to conduct the Offers in the event of any Force Majeure Event. For purposes of these terms and conditions a "Force Majeure Event" shall mean circumstances beyond the reasonable control of Mashreq and unforeseeable situations including, amongst other things, acts of God, industrial disputes, civil disobedience/unrest, war, acts and regulations of any governmental or authority in any jurisdiction, epidemics, pandemics, diseases or public health emergencies, etc. In such circumstances, Mashreq's obligations to the Cardholder shall automatically stand discharged without the need to provide notice.
- Mashreq does not offer or provide any warranties, nor accept any responsibility or liability of any kind in respect of the Offers and hereby disclaims any and all express or implied warranties with respect of the same.
- These Terms and Conditions are to be read in conjunction with Mashreq's Credit Card General Terms and Conditions governing the card and the Cardholder agrees to be unconditionally bound by the same. In the event of any conflict or inconsistency between these Terms and Conditions of the Offers and the General Credit Card Terms and Conditions, the General Credit Card Terms and Conditions will prevail.
- These Terms and Conditions are governed by and construed in accordance with the laws of the United Arab Emirates, as applicable in the Emirate of Dubai including but not limited to resolutions, notices, framework or any guidance/advises from Central Bank of UAE. Any dispute arising under and in connection with these terms and conditions shall be referred to the courts of Dubai.