

## FAQs for Mastercard to VISA Card migration

### 1. Q. I have not applied for a new credit card, why did I receive a new card?

A. As per our previous communications, we are discontinuing the Mastercard Credit Cards issued by Mashreq and replacing them with an equivalent VISA Cards, with equivalent or better benefits. Additional Information on the same has been sent to your registered email address.

### 2. Q. Can I choose to continue using my Mashreq Mastercard Credit Card? What will happen if I don't activate my Mashreq Visa Credit Card?

A. Your Mastercard Credit Card will be blocked on the date communicated. To continue enjoying credit card services from Mashreq, kindly activate the Mashreq Visa Credit Card. Your Mastercard Credit Card will be deactivated upon activation of the Mashreq Visa Credit Card.

### 3. Q. Am I eligible for any joining bonus on the new VISA Card?

A. No. Since this new VISA Card is offered as replacement card. So, there will be no joining bonus associated to it.

### 4. Q. What will be the credit limit on my new Mashreq Visa Credit Card?

A. The credit and cash limit would remain the same on your new card. Please note, the credit and cash limit are shared across all your Mashreq Credit Cards. You may check your limits and other details of the card on Mashreq Mobile App or Online Banking.

### 5. Q. What benefits am I eligible for on the Visa Card which I'm receiving as a replacement?

A. Mashreq Visa Credit Card comes with exciting benefits and rewards.

#### VISA Smart Saver Credit Card



**1% cashback** on international spends



**0.5% cashback** on other local spends



**Free for Life**  
No Annual Fee

#### VISA Platinum Elite Credit Card



**5 Mashreq Vantage points**  
on international spends

**3 Mashreq Vantage points**  
on supermarket and dining spends

**1 Mashreq Vantage point**  
on all other local spends

#### Mashreq Vantage points redemption

- Redeem Mashreq Vantage points for Skywards Miles, Etihad Guest Miles and Qatar Avios (visit Mashreq Mobile)
- Instantly pay using Mashreq Vantage points at our partner outlets (Mashreq POS)
- Redeem Mashreq Vantage points online and get Cashback, noon Gift Card (visit Mashreq Mobile)

## Other value-added benefits



### Complimentary lounge access\*

Relax at over 1,000+ airport lounges in over 300 cities



### Airport pick-up or drop-off\*

Complimentary pick-up or drop-off services to Dubai international airport & Abu Dhabi airport



### Complimentary visits to Fitness First\*

Enjoy 8 complimentary visits per billing cycle to Fitness First



### 50% off on movie tickets\*

Half-priced movie ticket at VOX, Reel and Novo Cinemas

\*Spend AED 7,000 and more in the previous billing to avail complimentary benefits

## Mashreq Cashback Credit Card



5% cashback on local and international dining spends (unlimited)



2% cashback on International spends



1% cashback on other local spends

- Earn 0.33% cashback on selected categories like Govt. payments, Utilities, education, charity, fuel, rental, telecom, etc.
- Earn unlimited cashback with no conditions or complicated calculations
- You can instantly redeem your cashback from Mashreq Online Banking

## 6. Q. What is the annual membership fee on the new Visa Card?

A. Below are the annual membership fees for the respective replaced Visa Credit Card.

Mastercard Type	Visa Replacement Card Type	Annual Fee
Mastercard Smart Saver Titanium	Visa Smart Saver	Free for life
Mastercard Platinum Elite	Visa Platinum Elite	AED 650 + 5% VAT
Mastercard Smiles Titanium	Visa Cashback	Free for life
Mastercard Smart Saver Global		
Mastercard Novo Titanium	Visa Platinum Elite (otherwise AED 650 + 5% VAT)	Free for life

## 7. Q. Will there be a change in my billing cycle on the new Visa Card?

A. Statement date for the new VISA Card will be as below:

Card Type	Statement Date
Visa Smart Saver	17 <sup>th</sup> of the Month
Visa Platinum Elite	14 <sup>th</sup> of the Month
Visa Cashback	23 <sup>rd</sup> of the Month

**8. Q. When can I expect to receive the new card?**

**A.** Mashreq shall issue the replacement credit card/s on the date communicated via email and SMS notice, our delivery partner/s will reach out to you on your registered mobile number to schedule and arrange the delivery.

**9. Q. What about the standing instructions on my existing card?**

**A.** Standing instructions maintained on your existing card through Mashreq Online Banking or through 3rd parties will be transferred to the new card on a best-effort basis and may not always get transferred. Please login to Mashreq Mobile App or Online Banking and go to 'Pay' > 'Pay Bills'. If the old Standing instructions are not visible on the screen you can set up the same by clicking on 'Pay' new bills.

**10. Q. How do I make payments to existing card?**

**A.** You can make the payments on the existing cards via Mashreq Mobile App, Mashreq Online Banking or Cheque & Cash Deposit Machines (CCDMs).

**11. Q. I have an auto debit instruction linked to my Mashreq Account to pay my Mashreq Credit Card bill; will the bill continue to be paid from my account?**

**A.** You are required to set up the auto debit instruction on your new VISA Credit Card post activation. Please note, any auto debit instruction set up will come into effect from the next billing cycle date.

**12. Q. Will I be able to redeem reward points if I activate the new Visa Card?**

**A.** Yes.

**13. Q. What happens to my existing reward point's balance?**

**A.** Cashback accrued on your existing card, if any, would be transferred to your new Visa Credit Card on a 1:1 ratio. Cashback redemption would be available only on your new card. All Mashreq Vantage points accrued on your existing card would continue to be available on your new Mashreq Visa Credit Card.

**14. Q. I have additional Mashreq Cards. Will I be able to use them?**

**A.** Yes, this replacement is only for your Mastercard Credit Card/s issued by Mashreq. However, you can continue to use other Mashreq Visa Cards without any concerns.

**15. Q. I have an active Easy Cash / Balance Transfer or Easy Payment Plan deal. What will happen to them?**

**A.** Please note any active deal (including Easy Cash, Balance Transfer, Easy Payment Plan, etc.) will not be impacted based on this replacement. You can continue to pay the deal amount in monthly installments as per the terms at time of booking.