

## Refer and Earn Program for Mortgage - Terms and Conditions

The Program ("Campaign") allows you to benefit from referring customers to apply for Mashreqbank PSC ("Mashreq/the Bank") mortgage, subject to the terms and conditions detailed herein below. By submitting a referral, you are agreeing to abide by the below detailed terms and conditions.

- This referral campaign will be valid from 1<sup>st</sup> January till 31<sup>st</sup> December 2025 ("Campaign Period") and can be extended at Mashreq's discretion.
- Eligible referrer (the "**Referrer**") is defined as an existing Mashreq client holding any banking relationship and providing contact details of the Referral that is true, accurate and complete. Inaccurate and incomplete referrals will not qualify for the Campaign.
- Eligible Referral (the "**Referral**") is defined as a new customer to Mashreq i.e., should not have an existing mortgage relationship with Mashreq UAE. Existing mortgage customers of Mashreq UAE will not qualify. Also, customers cannot refer themselves as a Referral under the Campaign.
- Minimum loan amount of AED 500,000/- to be disbursed for cash back eligibility.
- 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.
- 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.
- Customers can make Referrals during the Campaign Period and there is no cap on the maximum number of successful Referrals.
- In case of a Referral being referred by more than one Referrer who is existing Mashreq customers, the referee who made the first reference will be considered.
- Mashreq employees including those on Mashreq visa or any of its subsidiary or third party are not eligible for the Campaign.

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- The Campaign does not apply to listed mortgage and real estate brokers and other intermediary channels.
- The Referrer is granted the reward only upon final booking of the loan in the Referral's name.
- 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 **"Reward"**)

<b>Loan Volume Slab [AED in Millions]</b>	<b>Eligible Cash Reward</b>
500K < 1M	AED 1000
1M to <2 M	AED 2000
2 M to < 3 M	AED 3000
3 M to < 4 M	AED 4000
Greater than 4M >	AED 5000

- Cashback will be credited to Referrers Mashreq account within 60 days from the time of loan disbursal.
- Mashreq reserves the right, at any time, and without any prior notice, to terminate and/or withdraw the Reward and/or cancel and/or vary its benefits or features, and/or vary, add to or delete any of the terms and conditions, and/or withdraw the Reward.
- Referrer shall not be entitled to any indemnity as a result of such unilateral cancellation or on variation of these terms and conditions.
- For other General Terms and Conditions please visit [www.mashreq.com](http://www.mashreq.com)
- Mashreq reserves the right to modify or terminate this Campaign at any time without prior notice.
- 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

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supplements shall automatically apply and shall be published on Mashreq's website [www.mashreq.com](http://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 shall be governed by and construed in accordance with the laws of the United Arab Emirates, as applicable in the Emirate of Dubai. Any dispute arising under and in connection with this Campaign shall be referred to the courts of Dubai.
- The Bank does not offer or provide any warranties or accepts any responsibility or liability of any kind in respect of this Campaign and hereby disclaims any and all express or implied warranties with respect thereto.
- The Bank shall not be in breach of its obligations or otherwise be liable to conduct this Campaign in the event of any Force Majeure Event. For purposes of these Terms and Conditions, "Force Majeure Event" shall mean any and all circumstances beyond the reasonable control of the Bank including, amongst other things, acts of God, global health scare, industrial disputes, civil disobedience/unrest, war, acts and regulations of any governmental or authority in any jurisdiction. In such circumstances, the Bank's obligations to the customer shall automatically stand discharged without the need to provide notice to that effect.