

## Green Home Loan - Terms and Conditions

- Green Home Loan is a special discount offer whereby customers get a discount on variable pricing (**'Discount'**) with Mashreq Home Loan for LEED certified (Gold & Platinum) property(ies) located in Dubai and/or Abu Dhabi (the **'Campaign'**).
- The Campaign runs from 1<sup>st</sup> July until 31<sup>st</sup> March 2025 ('Campaign Period').**
- Customers are required to provide evidence of LEED Certification of the property(ies) during the application process.
- The Discount is subject to Mashreq's internal evaluation of the property(ies).
- The Discount is applicable on variable rates only. Please refer to below table for discount applicability:

Pricing rate	Discount applied	Applicable rate
Variable rate from day 1	Yes	3 months EIBOR + (Bank margin) – (Discount rate %)
Fixed rate	None	Rate will remain fixed until the end of fixed rate period. Post that the interest rate will revert to variable rate as per the Home Loan offer letter.
Variable rate post fixed rate period	Yes	3 months EIBOR + (Bank margin) – (Discount rate %)

- The Green Home Loans pricing will be valid for Home Loans approved until last day of Campaign Period, post which the new pricing grid will apply.
- The rates are subject to the promotional campaign. The applicable interest rates and salary transfer requirements (if applicable) will be mentioned on the Pre-Approval and/or Final Offer letter for your mortgage application.
- Benefit of 0% processing fee is applicable for salaried customers and customers who are availing of Home Loan buyout / transfer from other banks to Mashreq.
- Cash back benefit will only be applicable to customers who fulfil the Happiness Account criteria. For detailed term conditions on cash back benefit and happiness account criteria, please refer the below link:

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<https://www.mashreq.com/-/jssmedia/pdfs/neo/accounts-deposits/TnCs/salary-transfer-bonus-tnc-en-ar.ashx/>

- 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](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 are in addition to the standard Mashreq Home Loans Terms and Conditions.