

## Mashreq Vantage points earning structure for Cards, Accounts & Deposits

### CARDS

NAME(S)	DOMESTIC SPENDS	INTERNATIONAL SPENDS
<b>CREDIT CARDS</b>		
Mashreq Al Islami Emirati Solitaire	<ul style="list-style-type: none"> <li>6 points on all spends</li> </ul>	6 points on all spends
Mashreq Solitaire*	<ul style="list-style-type: none"> <li>4 points on all airlines, hotels &amp; travel</li> <li>2 points on other local spends</li> <li>1 point on govt. payments, fuel, education, utilities, telecom, rental &amp; charity</li> </ul>	6 points on all spends
Mashreq Platinum Elite* Mashreq Al Islami Platinum	<ul style="list-style-type: none"> <li>3 points on Dining &amp; Supermarket</li> <li>1 point on other local spends</li> </ul>	5 points on all spends
Mashreq Platinum Plus	<ul style="list-style-type: none"> <li>10 Mashreq Vantage on fuel, dining and supermarket spends</li> <li>2 points on other local spends</li> <li>1 point on govt. payments, education, utilities, telecom, rental &amp; charity</li> </ul>	2 Mashreq Vantage points for on International spends.

No Mashreq Vantage points are applicable on utility bill payments via Mashreq Online or Mashreq Mobile.

**\*Note:**

- i. *International spends mean purchases made in any foreign (non-AED) currency*
- ii. *Airlines, Hotels, Travel, Dining, Supermarket, Govt. Payments, Utilities, Education, Charity, Fuel, Rental and Telecom transactions are categorized based on Merchant Category Codes (MCCs) which are defined by VISA/Mastercard. Mashreq reserves the right to select/amend the list of MCCs under each category at its sole discretion. The decision of Mashreq in this regard shall be final and binding on customers.*
- iii. *Other local spends refer to:*
  - a. **Solitaire credit card:** *AED spends in categories other than airlines, hotels, travel, govt. payments, utilities, education, charity, fuel, rental and telecom*

- b. Platinum Elite credit card:** AED spends in categories other than dining & supermarkets Please refer to the below list, for the eligible MCCs under the mentioned categories.
- c. Platinum Plus:** AED spends in categories other than airlines, hotels, travel, govt. payments, utilities, education, charity, rental and telecom

Category	MCCs under selected category
Airlines/Hotel/Travel	3596, 3740, 3112, 3361, 3617, 3299, 3536, 3635, 3654, 3785, 3056, 3544, 3728, 3667, 3427, 3423, 3813, 3824, 3631, 3765, 3661, 3662, 3609, 3644, 3771, 3793, 3364, 3400, 3572, 3505, 3650, 3693, 3228, 3629, 3541, 3607, 3720, 3633, 3658, 5309
Dining	5811, 5812, 5813, 5814, 7011
Supermarket	5411, 5311, 5331, 5462, 5441, 5451, 5422, 5499
Govt. Payments, Utilities, Education, Charity, Rental & Telecom	4784, 7523, 8398, 8211, 8220, 8241, 8244, 8249, 8299, 9211, 9222, 9223, 9311, 9399, 9402, 4900, 4111, 4121, 6513, 4814
Fuel	5541, 5542

## Mashreq Vantage points Redemption

Mashreq Vantage points can be redeemed for the following:

Mashreq Vantage points redemption options	Mashreq Vantage points	Conversion
Mashreq Vantage points to cashback via Mashreq Mobile App	380	1 AED
Mashreq Vantage points to noon Gift Card via Mashreq Mobile App	270	1 AED
Mashreq Vantage points to Amazon.ae Gift Card via Mashreq Mobile App	303	1 AED
Mashreq Vantage points to Skyward Miles via Mashreq Mobile App	32	1 Skywards Mile
Mashreq Vantage points to Etihad Guest Miles via Mashreq Mobile App	22	1 Etihad Guest Mile
Mashreq Vantage points to Qatar Airways Privilege Club via Mashreq Mobile App	17	1 Avios
Vantage points redemption on Mashreq POS	303	1 AED