

Lifestyle Terms & Conditions:

- A) **Global Club Access**
- B) **Privilege Hotel Program**
- C) **Unlimited Valet Parking Service**
- D) **Opera VIP tickets**
- E) **Yacht Program**
- F) **Cruise Program**

A. Global Club Access:

1. Registration is required to receive membership.
2. Membership can be applied for by calling VIP Concierge
3. Membership is available to persons over 18 years of age.
4. Membership provides non-resident membership privileges at all clubs that form the IAC network, which are located further than 200-kilometers from the member's place of residence.
5. Members are required to present their IAC membership card at the associate clubs that they are visiting and to pay for all the charges for the consumption of food & beverages, usage of facilities, purchase of goods at the pro-shops and any other charges for which the members are liable prior to departure from the club visited.
6. Membership will be sent directly to the Mashreq io Cardholder ("Cardholder") within 6-8 weeks. All communication will be on the registered mobile & email ID of Cardholder with concierge.
7. Cardholder should call the club in advance to ensure there is capacity.
8. IAC terms and conditions apply. (iacworldwide.com)

B. Privilege Hotel Program:

1. Benefits are only valid when booking through the VIP Concierge at the hotel's best available rate.
2. All prices and offers are subject to availability and change until the time of the booking.
3. For full terms and conditions please contact the VIP Concierge.

C. Opera VIP tickets:

1. Offer will be applicable only for the primary credit card and not for supplementary credit card.
2. Cardholders' enquiries / complaints regarding the cashback will be honoured till 8 months from card issuance.
3. Mashreq reserves the right in its absolute discretion to amend, suspend or terminate the Offer without any prior notice. For the avoidance of doubt, the amendment, suspension, or termination of this offer by Mashreq shall not entitle the Cardholder to any claim, compensation of loss or damages from Mashreq.
4. The Bank has the sole right to exclude and/or disqualify any Cardholder from participating in the Offer at any given time for any reasons whatsoever without giving any prior notification to such Cardholder. Any excluded/disqualified Cardholder from the offer shall not, under any circumstances, be compensated by the Bank in any event whatsoever.
5. 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 offer.
6. Mashreq shall not be in breach of its obligations or otherwise be liable to conduct the offer in the event of any Force Majeure Event. For purposes of these terms and conditions a Force Majeure Event in these terms and conditions, 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.

7. Mashreq does not offer or provide any warranties, nor accept any responsibility or liability of any kind in respect of the offer and hereby disclaims any and all express or implied warranties with respect of the same.
8. 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 offer and the general credit card terms and conditions, the general credit card terms and conditions will prevail.
9. 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.

D. Unlimited Valet Parking Service:

1. Valet Services are being provided through a third party, VALTRANS Transportation Systems and Services LLC. ("Valtrans") and The Valet (Dubai Mall).
2. To be able to use the valet services you will need to present your Mashreq io Credit Card to the Valtrans and The Valet (Dubai Mall) personnel at any of the mentioned locations.

3. Mashreq io Cardholder ("Customer" or "Cardholders") should write down their name and complete credit card number on the registration form at the valet service location.
4. This service provided by the service provider is subject to availability of parking space.
5. This service is offered at the sole discretion of the Mashreqbank PSC ("Bank") and the Bank reserves the right to modify or vary the services at any time without any communication.
6. The Bank reserves the right to add or delete any location at its sole and absolute discretion.
7. For all locations with standard complimentary parking validity, the maximum time that a single visit can constitute of is the period from the time the Cardholder hands over the keys at the valet desk to the end of valet operational hours.
8. For all locations with limited time complimentary parking validity, the maximum time that a single visit can constitute is set out in the table below.

Important - In case the Cardholder's vehicle is parked at a Valtrans location and The Valet (Dubai Mall) for a time exceeding the limited time complimentary parking validity, the Cardholder will be liable to pay the charges for excess usage/overtime as set out in the table below. These charges may either be payable in cash on location at the Valtrans kiosk or at The Valet (Dubai Mall).

Locations	Parking type	Emirates	Service provider
Fashion Ave. Boulevard	Standard / Normal /VIP	Dubai	The Valet
Fashion Parking Level 3	Standard / Normal/VIP	Dubai	The Valet
The Souk	Standard / Normal/VIP	Dubai	The Valet
Lafayette	Standard / Normal/VIP	Dubai	The Valet
Zabeel	Standard / Normal	Dubai	The Valet
Dubai Marina Mall	Standard / Normal/VIP	Dubai	The Valet
Pier 7	Standard / Normal	Dubai	The Valet
China Town	Standard / Normal	Dubai	The Valet
Dubai Hills Mall (Gate 4 and Gate 2)	Standard / Normal/VIP	Dubai	The Valet
Dubai Hills Mall - Cinema Parking	Standard / Normal	Dubai	The Valet
Al Maktoum International Airport	1st Hour free, 2nd hour onwards AED 85	Dubai	Valtrans
Almas Tower JLT DMCC	1st Hour free, 2nd hour onwards AED 60	Dubai	Valtrans
American Hospital	Standard	Dubai	Valtrans
Bluewaters	1st 3 hours free, then AED 75	Dubai	Valtrans
Business Village	Standard	Dubai	Valtrans

City Walk 1	1st 5 hours free, then AED 75	Dubai	Valtrans
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E) Yacht Program:

1. Benefits are only valid when booking through the VIP Concierge.
2. Booking must be placed at least 72hrs in advance and is subject to availability.
3. Activity planning requires advance notice & may take up to a week to organize.
4. Minimum Charter fee of Euro 100,000.
5. Maximum no. of charter guests: total of 12 persons.
6. Maximum luggage: 2 bags per person.
7. Payments to be via bank transfer direct to Camper & Nicholsons – Concierge will provide the details upon confirmation of booking.
8. Cardholder identification & proof of address to be provided at the time of booking.
9. For full terms and conditions, please contact the Concierge.

F) Cruise Program:

1. Benefits are only valid when booking through the VIP Concierge & booked with a VIP card.
2. Benefits are subject to the cruise ship or route being booked & may vary from operator to operator.
3. All prices & offers are subject to availability and change until the time of the booking.
4. Benefits are applicable for all family members that are booked by the Cardholder for the trip. Cardholder must be present for the cruise.
5. For full terms and conditions, please contact the Concierge.