

Mashreq x LuLu

27 February 2026 to 28 August 2026

Offer Details:

- Get additional 15% instant discount up to AED 50, applied instantly when using your Mashreq Credit Card ("Mashreq Card") at checkout for a minimum spend of AED 100 on purchase of any product listed in the lulu website and mobile application ("Offer"). The Offer is valid on every Friday commencing from 27 February 2026 until 28 August 2026 ("Offer Period").
- The Offer is applicable on all items in Lulu's website and mobile application and is valid in the United Arab Emirates (UAE) only.
- Discount will be applied automatically when you check out using your Mashreq Card.
- Offer is limited to one (1) transaction only during each Friday during the Offer Period.
- Offer is valid only for cardholders of Mashreq Cards ("Eligible Cardholder") issued in UAE by Mashreqbank psc and Mashreq Al Islami (The Islamic Window of Mashreqbank PSC), a bank licensed and regulated by the UAE Central Bank ("Mashreq" or "the Bank").
- The terms and conditions of the Offer are located at www.mashreq.com/Lulu
- Delivery charges and taxes may apply to the full value of the discounted order made under the Offer. For the purpose of clarification, delivery charges will be applicable as per terms and conditions of LuLu.
- The Offer is applicable only on payments made using a Mashreq Card and not applicable on, Apple Pay, LuLu Gift Cards, Lulu Credits, or any other pay/wallet transactions.
- This Offer cannot be combined with buy now, pay later and trade-in features.
- The Offer is applicable on all products in LuLu's website and mobile application.
- The Offer cannot be combined with any existing offer/promotion /discount or voucher during the Offer Period.
- This Offer is not valid on Mashreq Corporate Credit Card.
- LuLu ("Merchant") terms and conditions applies

Terms and Conditions:

- Merchant and Mashreq reserve the right to modify or cancel the Offer and/or the terms and conditions applicable to the Offer, at any time and without notice to the Eligible Cardholders.
- The Offer is non-transferable, may not be resold and may not be redeemed for cash or gift cards.
- Usage of the Mashreq Card on the Merchant is defined as but not limited to transaction(s) wherein the Eligible Cardholder has authorized the Merchant to store the Eligible Cardholder's card/credential/payment details, and the cardholder authorizes that Merchant to bill the Eligible cardholder's stored card/ credential/payment details upon repeat usage/transaction.

- Only transactions(s) made on Merchants' webpage or mobile application will be considered for this Offer.
- An Eligible Cardholder that transacts during the Offer Period shall be deemed to have accepted his/her participation in the Offer as per these terms and conditions of the Offer.
- If the Eligible Cardholder violates any of these terms, the Offer will be invalid.
- Mashreq reserves the right to notify the Eligible Cardholders by phone or any other means of communication which Mashreq, in its absolute discretion, deems fit.
- It is the Eligible Cardholder's responsibility to ensure that details such as mobile number and email ID provided to Mashreq are correct. Eligible Cardholder's name should be correctly updated in Mashreq's records.
- Mashreq reserves the right in its absolute discretion to amend, supplement, suspend or terminate this offer or its associated terms and conditions without any prior notice. For the avoidance of doubt, the amendment, suspension or termination of this Offer by Mashreq shall not entitle the Eligible Cardholder or winner to any claim, compensation of loss or damages from Mashreq.
- The Bank has the sole right to exclude and/or disqualify any Eligible Cardholder from participating in the Offer at any given time for any reasons whatsoever without giving any prior notification to such Eligible Cardholder. Any excluded/disqualified Eligible Cardholder from the Offer shall not, under any circumstances, be compensated by the Bank in any event whatsoever.
- Mashreq, at its absolute discretion, has the right to terminate the Eligible Cardholder's Mashreq Card account in order to protect Mashreq's interests in any manner whatsoever.
- 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 Offer.
- Mashreq shall not be in breach of its obligations or otherwise be liable to conduct the Offer as a result of any Force Majeure Event. 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, 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.
- 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.
- Mashreq shall not be responsible if the quality of goods or services provided by any merchant are not up to the satisfaction of Eligible Cardholders.
- These terms and conditions are to be read in conjunction with Mashreq's credit card general terms and conditions governing the card and the Eligible 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 and debit card terms and conditions, these terms and conditions will prevail only to the extent of the Offer.

- The Offer along with its terms and conditions are governed by and construed in accordance with the laws of Dubai, United Arab Emirates. Any dispute arising under and in connection with these terms and conditions shall be referred to the courts of Dubai.
- Any complaints/inquiries by Eligible Cardholders in relation to the Offer will only be entertained until 28 September 2026
- Mashreq's decision on all matters and/or disputes relating to this Offer shall be final and binding on all Eligible Cardholders.
- Employees and staff of the Mashreq or any of its subsidiaries are eligible under this Offer.