

Member Get Member - Frequently Asked Questions (FAQs)

1. What is the Emirati Member Get Member Program?

It is an online Referral Program where existing Mashreq Al Islami Emirati Customers ("Customer"/ "Referrer") can refer their friends/family ("Referred") to apply for an Emirati Al Hal Finance. Customers ("Customer"/ "Referrer") will earn up to AED 2000 for each successful referral. The Referral Bonus is capped at AED 20,000 per ("Customer"/ "Referrer").

Finance Value Disbursed to Referred	Cash Value to Referee
100,000 – 349,0000	1,000
350,000+	2,000

2. What is the validity for this program?

15th May 2023 – 15th Aug 2023

3. Who is eligible under this program?

- Active Emirati Mashreq Al Islami customers are eligible to refer their family & friends through the Mashreq Al Islami website.
- If these referrals include existing Mashreq Al Islami Emirati customers, they will not be considered as valid referrals.

4. How are Referral Rewards credited to the Customer and what is the cap?

Referral Rewards will be credited to the Customer's Current/Savings Account within 90 days on fulfilment of 3 conditions by the Referred person as below:

- Referrals will be considered only for leads received through the Mashreq Al Islami website form.
- The referrer Emirati client has to qualify for below criteria to be eligible for pay out:
 - Salary transfers to be in Mashreq if referrer is an existing active Al Hal customers.
 - Referred customer application must be processed successfully.

5. How to refer?

- Customer can refer their friends through the online referral form only, either by clicking the link received in the e-mail / SMS or by visiting mashreq.com/refer
- On this page, the Customer needs to enter his/her mobile number registered with Mashreq to obtain an OTP. On entering the OTP, a referral page will open wherein the Customer can enter his/her referrals. For each referral, a Name and Mobile Number is to be provided. Providing an email address is optional.
- Clicking on the 'Submit' button will save the referral's details on the page. Also, upon submission, the Customer can click on the WhatsApp icon to share a pre-generated message with their Referred persons.
- Each Referral is valid for 60 days after which it expires. Mashreq will use the details provided by the Customers to contact the referrals made by them. Details collected will be used in line with Mashreq's Privacy Policy.

5. How and when will the referral rewards be processed?

- Referral rewards will be credited to the Customer's Current / Savings Account within 60 days on fulfilment of the conditions by the Referred person.
- If the referral reward does not get credited within 60 days of the conditions being met, please call Mashreq Al Islami Call Center on 04 424 4411.