

Mashreq Al Islami Personal Finance Campaign 2025 Terms and Conditions

These terms and conditions ("Promotion Terms and Conditions") govern the Mashreq Al Islami Personal Finance Campaign 2025 ("Promotion") by Mashreqbank psc / Mashreq Al Islami ("Bank" or "Mashreq"). This Promotion is subject to the Bank's General Terms and Conditions for Retail Banking Products (for individual customers)/ General Terms and Conditions for Personal Finance Products (for Mashreq Al Islami customers), as applicable available on the Bank's website <https://www.mashreqalislami.com/-/jssmedia/pdfs/mai/neo/kfs-tnc/MAI-PersonalFinance-TC.ashx>, ("Mashreq GTC") and these Promotion Terms and Conditions. If there is any conflict between the Promotion Terms and Conditions and Mashreq GTC, the Promotion Terms and Conditions shall prevail.

Promotion

In accordance with these Promotion Terms and Conditions, the Bank will be rewarding eligible customers with prizes in the form of cash in Mashreq Salary Account by entering their names into a lucky draw to win a mega prize, subject to meeting eligibility criteria as set out in the Promotion Terms and Conditions.

Promotion Period

Campaign Period 24th March – 22nd May (2025)

Campaign Period 23rd May – 21st June (2025)

Promotion Eligibility

Eligibility conditions for securing entries into the lucky draw are set out in the Promotion Terms and Conditions below.

Customers successfully availing any Personal Finance "Eligible Product" during the Promotion Period and fulfilling the Eligibility Criteria as detailed in clause below, will be eligible to secure entries into the lucky draw as part of the Promotion pursuant to these Promotion Terms and Conditions

Customers in retail banking segments successfully availing a finance will be eligible to participate in the Promotion (each an "Eligible Customer") pursuant to these Promotion Terms and Conditions. Mashreq staff (permanent and contract), third-party consultants contracted, are not eligible for this Promotion.

Lucky Draw Prizes

Eligible customers successfully availing the Personal Finance during the Promotion Period will be eligible to secure entries as per the table below to participate in the lucky draw as part of the Promotion pursuant to these Promotion Terms and Conditions.

All participants with qualifying entries will be tabulated and a random selection will be conducted to select the winners.

Mega Prizes

Products	Nationality	Prizes	Selection Criteria
Personal Finance	Emirati	5 winners (AED 100K Cash to Salary account)	The winner will be selected from the pool of eligible individual Emirati Finance Customers

A minimum of at least one (1) salary credit prior to the draw date, has to be verified in the account in order to be eligible for the mega prize.

Personal Finance

Eligible Customer(s) successfully availing eligible personal finance product will automatically enter the lucky draw and will secure entry(ies) into the lucky draw as detailed in the table below subject to achieving/satisfying the following criteria and pursuant to the Promotion Terms and Conditions.

Finance Amount Criteria	Entries
Minimum Net Finance amount of AED 100,000	1 entry

Mechanics and Fulfilment

Lucky draw prizes are lucky draw-based prizes subject to meeting product-specific eligibility criteria

Winners will be selected by random draw within 30 calendar days from the end of the Promotion Period (the "Draw").

Independent personnel (from the Dubai Economic Department or such other relevant authority) shall attend and oversee the draw to ensure fair play and transparency. The dates on which the draw shall occur will be determined by the Bank in consultation with such independent personnel.

Each winner will be so informed on a date as determined by the Bank in its sole discretion, and prizes (Cash) will be credited/transferred to the winning Customer Mashreq salary account within 60 calendar days from the date of the draw/Promotion Period whichever is later.

The prizes as cash will be credited to the Customer's active Mashreq Salary AED account.

If the winner is non-contactable (not contactable on the registered email address or mobile number even after 3 attempts) or does not collect the prize within the stipulated time of 60 days, then the Customer will no longer be eligible for the prize and the Customer will have no right to claim for any prize under this Promotion.

Once the customer receives the prize in accordance with the above, the Customer will not be eligible for any other offers under this Promotion.

Prizes are non-transferable and may not be exchanged (other than as described above) or any other benefits.

Miscellaneous

Prizes may be forfeited, or Eligible Customers may be disqualified from participating in the Promotion, if the Bank has sufficient grounds to believe that any such Customer has violated these Promotion Terms and Conditions, Mashreq GTC, any laws or regulations applicable in the United Arab Emirates ("UAE").

This Promotion is applicable only to Eligible Customer(s) availing Eligible Product(s) which are both: i) applied for during the Promotion Period, and ii) successfully disbursed on or before 31st May 2025.

All finance applications are subject to approval at the sole and absolute discretion of the Bank.

All personal finance availed must be valid, active, not in default and in full compliance with their terms and conditions during the Promotion Period.

Eligible Customer(s) availing more than one eligible product during the Promotion Period will be eligible for ONLY ONE lucky draw prize.

This Promotion is valid in conjunction with other valid promotions, campaigns or offers of the Bank.

The following are expressly excluded from Eligible Products and accordingly do not qualify for this Promotion: (i) Personal Finance cancelled post disbursement, (ii) Restructured and/or Rescheduled Personal Finance, (iii) Personal Finance under PEARS (Proportional EMI Adjustment for Reduction in Salary), (iv) Personal Finance cancelled as on the date of reward eligibility.

Winning Customers may be required to attend a prize presentation ceremony and other publicity programmes as and when required by the Bank at their own cost and expense.

Each winning Customer (including each individual representative of such winner who is not an individual) unconditionally consents and agrees to the publication in any media (print, digital or otherwise) of his/her name and/or photograph containing his/her image as a winner of a guaranteed or grand prize.

These Promotion Terms and Conditions are subject to change, additions or amendment, at any time, at the sole discretion of the Bank with notice to Customers, in accordance with applicable law.

All decisions of the Bank relating to the Promotion, each of which is at the sole and absolute discretion of the Bank, shall be final and conclusive.

The Bank shall not be liable for any tax liability incurred by any winner under this Promotion.

The prize(s) featured in all printed materials and/or website of the Bank are shown for illustrative purposes only. The Bank reserves the right to change the make, brand, model, colour or specifications of the prizes at its sole discretion with notice to customers.

The Bank shall not be liable for any personal injury; any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of: (a) any technical difficulties or equipment malfunction (whether or not under the Bank's control); (b) any

theft, unauthorized access or third party interference; (c) any claim or reward that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Bank) due to any reason beyond the control of the Bank; (d) any tax liability incurred by a winner under this Promotion.

The Bank shall not be responsible for, and makes no representation as to, the quality, suitability or merchantability of any prize. Any such issues must be settled directly with the producer and/or supplier of such prize. The Bank takes no responsibility for resolving any such disputes.

The Bank shall not be liable for and shall not entertain claims related to any benefit/ reward or in respect of any service or product provided under the benefit/ reward by a third-party supplier and shall not be responsible to the qualifying customer for any losses, liabilities, damages, costs and expenses (including but not limited to legal fees, costs and expenses) suffered or incurred by any of qualifying customer under or pursuant to any benefit/ reward or in respect of any service or product provided/ proposed to be provided by a third party supplier under these Promotion Terms and Conditions.

These Promotion Terms and Conditions and any dispute arising from them, including in relation to interpretation or execution, shall be governed by the laws of the United Arab Emirates (UAE) without prejudice to resolutions, notices, framework or any guidance/advises from Central Bank of UAE including those related to Mashreq Al Islami and subject to the exclusive jurisdiction of the courts of the applicable Emirate (as defined in the Mashreq GTC). Provided that, the Bank may bring proceedings in any other jurisdiction (inside or outside the UAE) if it deems appropriate in accordance with the Mashreq GTC.