

Pure Savings on your new Mashreq Card!

Flat Cashback on your new Mashreq Credit Card

Offer Details:

"Mashreq Cashback Offer" is a special promotion for select customers (Cardholders) for Mashreq/Mashreq Al Islami Credit Cards ("Cards") and is only valid and eligible for the new Cards issued in the 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"/ "Bank").

Offer details: Flat Cashback on making a minimum spend of AED 4,500 on your new Mashreq Credit Card within the first two months

1. Cashback amount will be different for a new credit card customer to Mashreq vs. an existing credit card customer.
2. A customer who has cancelled a Mashreq credit card in the last 6 months will also be considered as an existing customer.
3. A minimum retail spend of AED 4,500 is required within the first two months of card booking on the newly issued Mashreq Credit Card.
4. Retail spends are to be made within 2 months of card booking and applicable cashback will be credited by the end of the third month. For example, if a card is booked in December 2021, then customer needs to have a total retail spend of AED 4,500 or more till February 28, 2022. Cashback will be credited by March 31, 2022.
5. Cashback amount will be as advertised at the time of digital card application, applicable on select credit cards only.
6. Any cashback credited by the bank to your credit card under this Offer will not be considered as a payment towards the statement balance due on your credit card. You are required to make a payment for at least the Minimum Payment Due billed to your credit card by the Payment Due Date to avoid any Late Payment Fee for the purpose of onward payment to charity for Islamic credit card. The cashback will be adjusted against any subsequent spends made by you on the credit card.

General Terms and Conditions below:

- a) Offer is applicable only for newly issued credit cards and not applicable for cards that got replaced, renewed, or upgraded.
- b) Cardholders' enquiries / complaints will be honored till 8 months of card booking.
- c) Mashreq has the right to amend or discontinue the Offer at any point of time during the Promotion Period without any prior notification to the Cardholders.
- d) Employees and Staff of Mashreq or any subsidiary of Mashreq are also included in the Offer.
- e) 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 program by Mashreq shall not entitle the Cardholder or winner to any claim, compensation of loss or damages from Mashreq. Any such amendments or supplements shall be provided on Mashreq's website: www.mashreq.com/ / www.mashreqalislami.com .

- f) 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 any event whatsoever.
- g) 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.
- h) Mashreq shall not be in breach of its obligations or otherwise be liable to conduct the Program 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.
- i) 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 all express or implied warranties with respect of the same.
- j) These Terms and Conditions are to be read in conjunction with Mashreq's &/or Mashreq Al Islami'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 Program and the General Credit Card Terms and Conditions, the General Credit Card Terms and Conditions will prevail.