

Mashreq Welcome Bonus Offer! Applicable on new credit card bookings

PURE SAVINGS ON YOUR NEW CARD!

Flat Cashback on a minimum retail spend of AED 4,500 within the first two months. Applicable on select Mashreq Credit Cards issued from 6th November 2020 onwards.



20% Cashback* on all transactions for the first 6 months at:

Netflix	Zomato	Du	dubainow
Noon.com	Talabat	Etisalat	iTunes

*Maximum Cashback of AED 50 per merchant per month

“Mashreq Cashback Offer” (“Offer”) is a special promotion for select customers (Eligible 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. (“Mashreq”/ “Bank”).

Offer Details:

- **Offer 1. Flat Cashback on your new Mashreq Credit Cards Offer 1** is applicable on select credit cards only, as communicated in the digital card application.
- **Applicable Cashback amount will be as advertised at the time of digital card application**
- Qualifying Criteria:
- For Credit Cards issued before 6th Nov 2020: **At least three purchase transactions** on the newly issued Mashreq Credit Card is required within the first two months of card booking. **Minimum transaction amount** for the purchase transaction should be AED 100. **Transaction to be made within 2 months of card booking.** For example, if a card is booked in April 2020, then customer needs to make at least 3 purchase transactions till the end of June 2020. **Cashback will be credited to customer’s card account by the end of the third month of card booking on a best effort basis by Mashreq.** For example, if a card is booked in April 2020, then eligible customers will get cashback by 31st July 2020
- For Credit Cards issued 6th Nov 2020 onwards: A minimum retail spend of AED 4,500 is required on the newly issued Mashreq Credit Card within the first two months of card booking. 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 November 2020, then customer needs to have a total retail spends of AED 4,500 or more till Jan 31, 2021. Cashback will be credited by Feb 28, 2021

Offer 2. 20% cashback on all transactions at leading ecommerce merchants

- Offer 2 is applicable on new credit cards booked from 27th November 2019 onwards, irrespective of the card application channel.
- **Offer 2 is NOT APPLICABLE on NOON VIP credit card**
- **20% cashback on all transactions made through web or mobile applications of Netflix, Zomato, Noon.com, Talabat, Du, Etisalat, Dubai Now and iTunes**
- **Cashback is capped up to AED 50 per merchant per month during the offer period**
- **Offer 2 is applicable on transactions made for the first 6 months of card booking.** For example, if a card is booked in April 2020, then customer can avail the offer on transactions on mentioned merchants till end of October 2020
- There is no minimum transaction amount for the transaction to be made on above mentioned merchants
- **Offer 2 is applicable only for transactions made on the Mashreq Credit Card saved in the web or mobile application of the mentioned merchants.**
- **Cashback to eligible customers, will be credited each month as applicable for the previous month, on a best effort basis by Mashreq.** For example, credit cards booked in April 2020 will get the bonus cashback by 31st May 2020 for transactions made in April 2020 and for transactions made in May 2020, cashback will be credited by 30th June 2020.

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- **The “Offer” has below terms and conditions:**

- Offer is applicable only for newly issued credit cards and not applicable for cards that got replaced, renewed or upgraded.
- Cardholders’ eligibility for receiving cashback will be confirmed at the end of the Promotion Period and will be communicated directly to the Cardholders through communication channels as decided by the Bank. Supplementary Cardholders’ spends will be clubbed with the linked primary Card to calculate spends eligible for the Offer.
- Cardholder’s account(s) that are either closed or blocked or terminated or delinquent prior to or during the Promotion Period or prior to the Offer fulfilment will NOT be eligible for the Offer.
- Transactions made on credit card bill payments, cash withdrawal transactions, equated monthly installment transactions, Balance Transfer, Easy Cash, fees and charges (if any) and any other transactions not included in Eligible Transactions will NOT be included as a part of the Offer
- Any purchase reversals, refunds and transactions disputed by the Participant shall be excluded from this Offer
- Employees and Staff of Mashreq or any subsidiary of Mashreq are eligible for the Offer
- Transactions made on any other credit cards apart from the ones mentioned above will not be valid for the Offer

Other Terms and Conditions:

- Mashreq, at its absolute discretion shall have the right to terminate the Cardholder’s Mashreq card account in order to protect Mashreq’s interests in any manner whatsoever
- Cardholders’ enquiries / complaints will be honored till 8 months of card booking.
- Cardholder’s account(s) that are either closed or blocked or terminated or delinquent prior to or during the Promotion Period, or prior to the Offer fulfilment, will NOT be eligible for the Offer
- 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.
- 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.
- Mashreq reserves the right in its absolute discretion to amend, suspend or terminate this Offer 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 Cardholder. Any excluded/disqualified Eligible Cardholder from the Offer shall not, under any circumstances, be compensated by the Bank any event whatsoever.
- Mashreq reserves the right, at its absolute discretion, to amend and/or supplement these Terms and Conditions at any time without any prior notification to the cardholder. Any such amendments or supplements shall be provided on Mashreq's website: www.mashreq.com.
- 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 including, amongst other things, acts of God, industrial disputes, acts and regulations of any governmental or authority in any jurisdiction. 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.
- These Terms and Conditions are to be read in conjunction with Mashreq and Mashreq Al Islami 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, 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.
- Mashreq’s decision on all matters relating to this Offer and in case of any dispute shall be final and binding on all Cardholders.