

## Terms & Conditions: Transfer & WIN Campaign (Mar 2017)

### Set A of B

1	The Transfer & Win Campaign (“Campaign”) is run by Mashreqbank psc (“Mashreq”/ “Bank”) & Mashreq Al Islami (the Islamic banking arm of Mashreq) and is valid from 1 <sup>st</sup> March until 31 <sup>st</sup> May 2017 (“Campaign Period”).
2	The Campaign is applicable for only Mashreq / Mashreq Al Islami SME Customers (“Participants”). Only Foreign Currency transfers initiated by SMEs (“Transfers”) via Online (MashreqBusinessOnline) or Mobile (SnappBiz) will be considered for the raffle draw under the Campaign (“Draw”).
3	Same currency transfers ARE NOT eligible under the Campaign.
4	Under the Campaign, any Self Account Transfers within Mashreq / Mashreq Al Islami, Other Account transfers within Mashreq / Mashreq Al Islami, Local UAE Transfers through Mashreq / Mashreq Al Islami Accounts and International funds Transfers through Mashreq / Mashreq Al Islami Account by SMEs are eligible for the draw. (Cross currency transfers only).
5	The minimum transaction value of the Transfer must be <b>AED 50,000</b> (UAE Dirhams Fifty Thousand only) (or equivalent amount in other currencies).
6	The Draw will take place each month (“Monthly Draw”) and at the end of the Campaign Period a final Draw (“Grand Draw”) will take place. Entry into the Monthly Draw is applicable for Transfers made by the Participants in that specific month during the Campaign Period. All Monthly Draw Participants and winners will be considered eligible for participation in the Grand Draw.
7	There is no limit for the number of entries to the Draw.
8	<p>Draws will be conducted by an independent personnel of Department of Economic Development (DED) at Mashreq Head Office, Deira – Dubai, on the following dates:</p> <ul style="list-style-type: none"> <li>• 1<sup>st</sup> Monthly Draw (Yacht Cruise Packages to 5 lucky Participants each): 16 April 2017</li> <li>• 2<sup>nd</sup> Monthly Draw (Yacht Cruise Packages to 5 lucky Participants each): 16 May 2017</li> <li>• 3<sup>rd</sup> Monthly Draw (Yacht Cruise Packages to 5 lucky Participants each): 18 June 2017</li> <li>• Grand Prize Draw (Travel package for up to 10 pax for a single lucky Participant winner): 18 June 2017</li> </ul>
9	<p>The Bank will intimate the winners via available means at its disposal (Email, SMS, Phone call, etc.). It shall be the sole responsibility of the winner to collect the prize within the time limit of 30 days from the date of the notice/intimation to the winner about the prize.</p> <p>Any failure to collect the prize during such 30 days period will be regarded as forfeiture of the prize. After the prize is not collected within 30 days of intimation, the Bank has the right, in its sole discretion to award the prize to the next eligible Participant through a fresh lucky-Draw and in such event, the winner Participant shall have no right to object to the same.</p>
10	The maximum prize value for the Grand Draw prize will be AED 50,000 and the Monthly Draw prize (per Yacht package limit) is AED 5,000. No replacements or substitutes will be offered. The prizes cannot be exchanged by the winner for cash and any such requests will not be entertained by the Bank.
11	The Bank reserves the right, in its sole discretion, to offer the prize in form of a voucher or pre-booked package to the winner from its select vendors. No replacements will be offered.

12	Prizes are non-transferable and should be collected in person by the winner (or a nominated representative holding a valid signed authorization letter from the winner of which the format will be decided by the Bank and informed to such winner).
13	Prizes can be forfeited if the Bank has any reasonable grounds to believe that the winner has violated any policies, laws or regulations applicable in the UAE.
14	Permanent and contract employees of Mashreq Bank, Mashreq Al Islami and its Group companies and their immediate family members ARE NOT eligible to participate in this Campaign.
15	The Bank reserves the right, at its sole discretion, to amend or cancel the Campaign and/or any terms and conditions related to the Draw and/or distribution of prizes, and/or announcement of winners at any time.
16	<p><u>General Terms and Conditions for the Campaign:</u></p> <ul style="list-style-type: none"> <li>i. Mashreq / Mashreq Al Islami reserves the right, at its absolute discretion, to amend and/or supplement these terms and conditions at any time. Any such amendments or supplements shall be provided on Mashreq Al Islami' website: <a href="http://www.mashreqalislami.com/sme">www.mashreqalislami.com/sme</a></li> <li>ii. In no event shall Mashreq / Mashreq Al Islami, 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 Campaign in any manner whatsoever.</li> <li>iii. Mashreq / Mashreq Al Islami does not offer or provide any warranties, or accept any responsibility or liability of any kind in respect of the prizes under the Campaign and hereby disclaims any and all express or implied warranties with respect of the same.</li> <li>iv. Mashreq / Mashreq Al Islami shall not be in breach of its obligations or otherwise be liable to conduct the Campaign 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 / Mashreq Al Islami 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, if any, to the Participant shall automatically stand discharged without the need to provide any notice.</li> <li>v. These Terms and Conditions are governed by and construed in accordance with the laws of the United Arab Emirates and the Emirate of Dubai.</li> <li>vi. Mashreq's / Mashreq Al Islami's decision on all matters relating to the Campaign in case of any dispute shall be final and binding and no correspondences in relation therewith shall be entertained by Mashreq by any Participant.</li> </ul>

## Set B of B- T&Cs applicable to Fee Reversals

1	Only Foreign Currency Transfers initiated via Online (MashreqBusinessOnline) or Mobile (SnappBiz) will be considered for fee reversals.
2	Same currency transfers are not eligible for fee reversals and will be charged, as applicable.
3	Only Local UAE Transfers and International Transfers are eligible (cross currency remittances only).
4	Minimum of 4 Transfers during the Campaign Period (01 March 2017 to 31 May 2017) is required to qualify for fee reversals.
5	The fees will be charged during the Transfer and will be reversed only after the end of the Campaign Period. Fee reversals (if applicable) will be effected in the month of June 2017 for up to a maximum of AED 300 (cumulative fees).
6	Transfer Value for the fee reversal must be a minimum of AED 50,000 (or equivalent in other currencies).