

Salaam Points Frequently Asked Questions

1. **What are Mashreq Al Islami Solitaire Salaam Points?**

Salaam Points is the new loyalty program for Mashreq Al Islami Solitaire Credit Card customers, which earn rewards on every dirham spent locally or internationally. These Salaam Points can be redeemed over a host of luxury partners ranging from beauty, fashion, travel, and more.

2. **Do I need to register for Salaam Points?**

No, you are automatically enrolled for Mashreq Salaam Points program if you have an active Mashreq Al Islami Solitaire credit card.

3. **How do I earn Salaam Points?**

For every Dirham spent locally – Earn 1 Salaam Point

For every Dirham equivalent spent internationally – Earn 3 Salaam Points

4. **How long are the Salaam Points valid for?**

Salaam Points will expire (3) years from the date of earning.

5. **Can Salaam Points be earned on supplementary credit card spend?**

Yes, you can earn Salaam Points on Mashreq Al Islami Solitaire supplementary credit card spend as well.

6. **Is there any penalty on earning Salaam Points?**

In any of the following events, Mashreq has the right in its sole and absolute discretion to forfeit all or part of the earnings of points by the Customer, stop the accumulation of any points, terminate the Customer's membership in the Mashreq Salaam Points Reward Program, change the value of conversion from Salaam Points to AED Dirham value and/or immediately cancel any reward redemption requests by the Customer.

- a. Customer's Mashreq Al Islami Solitaire credit card relationship has been terminated
- b. More than 30 days delay in re-payment of financing and/or any credit card
- c. Customer's non-compliance to the terms and conditions of Mashreq products
- d. Bouncing/returning of cheques including but not limited to insufficient funds in the Customer's account, or for any other reason of default
- e. Fraud, money laundering, or any other illegal activities
- f. Inappropriate behavior of the Customer
- g. Expiry or voluntary cancellation of the Customer's Mashreq Al Islami Solitaire Credit Card
- h. Breach of any of these Terms and Conditions and/or any other policy incorporated by related to Salaam Points program
- i. Any other event, which, at the sole and absolute discretion of Mashreq, should result in such forfeiture

7. **Are there any documents required to use the voucher?**

For verification purposes, you must have an active Mashreq Al Islami Solitaire Credit Card. When you go to the merchant partner to use your voucher, you will be asked for a valid ID document and the Mashreq Al Islami Solitaire Credit Card.

8. **How long will the voucher be valid for?** The voucher will be valid for 180 days from the voucher issue date (printed on the voucher). The expiry date will also be printed on the voucher. When the voucher expires, you will no longer be able to redeem that voucher, and will lose the points that were debited for that voucher.

9. **How will the voucher reach me?**

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Vouchers will be sent to customer through courier on the address given by the customer at the time of request. Vouchers will not be delivered to P.O. boxes.

10. **Can I exchange or get refund once the voucher is issued?**

Once Salaam Points are redeemed and/or voucher is issued, reward points become nonexchangeable, returnable, refundable, or redeemable for cash or credit or Salaam Points. Also, once a purchase order is submitted for redemption, it cannot be cancelled, revoked, transferred or changed in any manner. Only in the case of failed transactions or gift voucher delivery failure by the courier, may Mashreq consider the reversal of Mashreq Salaam Points.

11. **How can I find out the status of voucher delivery?**

If the voucher has not been delivered to you within 7 business days, you can call the Mashreq Al Islami Solitaire Help Desk (04-424-4411) to inquire about the status of your delivery.

12. **Can I request multiple vouchers for multiple partners?**

You can request for as many vouchers as you want, within your total Salaam Points balance available.

13. **How do I earn Welcome bonus of Salaam Points?**

- You can earn bonus Salaam Points worth AED 750 upon full payment of first year Mashreq Al Islami Solitaire Annual fee and Salaam Points worth AED 500 upon spending AED 20,000 in the first 60 Days from the date of card issuance.
- Spends from categories like Government, Utility and Charity are not counted in AED 20,000 spends.
- Customers will not earn any salaam points against the fee payment from 2nd year onwards.
- Salaam Points terms and conditions apply.

14. **When will I get my welcome bonus Salaam Points?**

You will receive Salaam Points worth AED 750 automatically in your Mashreq Al Islami Solitaire account on the next statement after the statement when you are billed first year annual fee, provided that you pay annual fee / renewal fee in full.