

Frequently Asked Questions (FAQS)

Win your Dream campaign

1. What is the 'Win you Dream' campaign all about?

This summer, turn every transaction with Mashreq into a possibility of making your Dream come true.

Transact with your Mashreq account and enjoy multiple chances to win your Dream by doing the following:

- a. Log in to Mashreq App and choose one of the below prizes as your Dream
 - i. World Tour
 - ii. Audi A3 car
 - iii. AED 125,000 cash prize
 - iv. ½ kg Gold
- b. Transact on Mashreq products and earn entries to the weekly draws to win AED 500 cash prize and the grand draw

2. What is the duration of the promotion?

The promotion is valid from 14 August 2022 until 08 October 2022

3. I am not a Mashreq customer. Can I participate in the draw?

Yes, you can open a Mashreq account and choose your dream by logging in to the Mashreq app.

To open your account visit: mashreq.com.

4. How can I earn entries to the draws?

You can earn entries to both the grand draw and the weekly draws, by performing any of the tasks with Mashreq products:

Task	Entries earned
Opt-in to Dream campaign from Mobile App	1 entry to the grand draw
Salary transfer to your Mashreq Account	10 entries for a salary transfer
Addition of balances to your Mashreq Account	Every AED 3,000 of deposit earns 2 entries
International remittance	Every 500 remittance earns an entry
Debit Card and Credit Card spends	Every 250 spend earns an entry
Insurance	10 entries per insurance product purchased
Mashreq Credit Card	10 entries per credit card account opening
Personal loan/ Neo Credit	10 entries per loan account opening
Mashreq Neo NXT	10 entries for an account opening
Mashreq Millionaire	1 entry for each new certificate

5. How do I know the number of entries I have for the Grand draw and for the weekly draws?

You can log in to the Mashreq app to know the latest number of entries that you've earned, for both the grand draw and the weekly draws. Number of entries earned for the transactions done on the account will take up to 2 days to reflect on the app.

6. How do the weekly draws work?

You can perform the transactions (as per the table above) during each of the below weekly periods and earn entries to the weekly draws. Each week, 25 winners get to win cash prize of AED 500 each.

There will be a weekly draw, starting 25th August 2022.

	Period
Week1	14 th August – 20 th August
Week2	21 st August – 27 th August
Week3	28 th August – 03 rd September
Week4	04 th September – 10 th September
Week5	11 th September – 17 th September
Week6	18 th September – 24 th September
Week7	25 th September – 01 st October
Week8	02 nd October – 08 th October

Any entry earned by the customer will be considered for one of the above weekly draws, depending on the date on which the customer has earned the entry.

7. What is the draw schedule?

The draw takes place as per the schedule below:

Draw	Draw Date	No of Winners	Prize List
Week 1 Draw	25 th August 2022	25 winners	Cash prize of AED 500
Week 2 Draw	01 st September 2022	25 winners	Cash prize of AED 500
Week 3 Draw	08 th September 2022	25 winners	Cash prize of AED 500
Week 4 Draw	15 th September 2022	25 winners	Cash prize of AED 500
Week 5 Draw	22 nd September 2022	25 winners	Cash prize of AED 500
Week 6 Draw	29 th September 2022	25 winners	Cash prize of AED 500
Week 7 Draw	06 th October 2022	25 winners	Cash prize of AED 500
Week 8 Draw	13 th October 2022	25 winners	Cash prize of AED 500
Grand Draw	20 th October 2022	1 Winner	World Tour
		1 Winner	Audi A3 car
		1 Winner	AED 125,000 cash prize
		1 Winner	½ kg Gold

8. What is the 'World tour' about?

It is a fully funded World tour for 2 people, covering airfare (with complimentary airport transfers) and Premium hotel stay with breakfast (City Downtown hotels), for 18 days stay at 6 major cities. It includes 3-night stay each at Paris, London, New York, Los Angeles, Tokyo and Hong Kong.

9. How many entries do I earn for every time I transfer salary to Mashreq account?

You will earn 10 entries for every salary transferred to Mashreq account.

* Customer can earn a maximum of 10 entries during campaign period

* Entries are applicable to both Grand and Weekly draws

* Salary transfer amount credited should be a minimum of AED 500

A salary transfer will only be recognized by the Bank, if it is NOT credited to the account by the Customer's employer, registered in UAE, using the correct channel and method as recognized by the Bank. A remittance, direct transfer, cash or cheque credit transaction by the Employer will not be considered as a salary transfer transaction

10. How can I earn entries through 'addition of balances'?

Your account should have a higher balance as of the end-date of the campaign, compared to the beginning of the campaign period. You will earn entries based on the incremental balance.

Every incremental amount of AED 3,000 earns 2 entries

Entries are applicable towards Grand draw and weekly draws

All the balances in your Mashreq accounts and deposits (excluding Mashreq Millionaire certificate) will be considered

E.g., if your balance at the start of the campaign across all your Mashreq accounts and deposits is AED 3,000, and your balance at the end of the campaign is AED 10,000, you will earn 4 entries to the draws (i.e., there are two 3,000's in the incremental balance of AED 7,000).

11. How many entries do I earn on the International remittances?

International remittances (QuickRemit or Swift) cumulating to AED 500 will earn 1 entry

* Entries are applicable to both Grand and Weekly draws

E.g., if the Customer remits (through QuickRemit or Swift) an amount of AED 1,600 to an international beneficiary during the Period, the Customer will earn 3 entries to the draws

12. How many entries do I earn on the spends on Debit Card?

Customer spends, cumulating to AED 250, on valid 'Debit Card' will earn 1 entry

E.g., if you spend an amount totaling to AED 1,500 on debit card during the campaign period, you will earn 6 entries to the draws

* Entries are applicable to both Grand and Weekly draws

13. How many entries do I earn on the spends on Credit Card?

Customer spends, cumulating to AED 250, on valid 'Credit Card' will earn 1 entry

E.g., if you spend an amount totaling to AED 1,500 on Credit card during the campaign period, you will earn 6 entries to the draws

* Entries are applicable to both Grand and Weekly draws

14. What insurance plans can I buy and how can I earn entries?

You can buy one of the below 4 insurance plans, by logging in to Mashreq app:

- a. Motor insurance
- b. Home insurance
- c. Term insurance
- d. Critical illness

Upon purchase and issuance of the insurance policy, you will earn 10 entries on each insurance plan.

Entries are applicable to both Grand and Weekly draws

15. How can I apply for a Personal loan and earn entries?

You can apply for one of the below loan products, by logging in to Mashreq app:

- a. Neo Credit
- b. Personal loan (including loan top-ups)

Upon booking of the loan and funds disbursement, you will earn 10 entries on each loan account

Only the selected customers, based on the internal policy decided by the Bank. Only the selected customers will be able to apply for the loan

Entries are applicable to both Grand and Weekly draws

16. How can I apply for Mashreq Neo NXT and earn entries?

Mashreq Neo NXT is available only for the selected customers, based on the internal policy decided by the Bank. Only the selected customers will be able to apply for a Mashreq Neo NXT Account.

You can log in to Mashreq app to apply for a Mashreq Neo NXT Account for your teen. Upon opening of Mashreq Neo NXT Account, you will earn 10 entries.

Entries are applicable to both Grand and Weekly draws

17. How can I purchase a Mashreq Millionaire Certificate and earn entries?

You can log in to Mashreq app to purchase a Mashreq Millionaire Certificate. Upon purchase of Mashreq Millionaire Certificate, you will earn 1 entry.

Entries are applicable to both Grand and Weekly draws

18. Is there an upper limit to the number of entries I can get?

No, there is no upper limit to the number of entries to the grand draw and the weekly draws

19. How are the draws conducted?

All the draws are conducted as per the guidelines issued by the Dubai Economic Department (DED). All draws are conducted by a DED officer.

20. If I win, how will I be notified, and how can I collect the prize?

Customers who win any of the draws will be notified on their registered mobile number or email address.

- Regarding the weekly cash prize, the prize amount of AED 500 will be credited to customer's Mashreq account
- Regarding the grand prize, the customers will be informed on how to collect their prizes.

21. How can I see the complete winners list?

You can view the winners list on Mashreq website.

22. Who can participate in the lucky draws?

This campaign is applicable for Mashreq, Mashreq Neo & Mashreq Al Islami Current/Saving account customers only and not applicable for Mashreq Gold, Private Banking, Business Banking and Corporate and Investment Banking Group (CIBG) customers.