

Cash Back program for e&Mashreq NEO credit card

Get cash back on all your purchasing transactions with **e&Mashreq NEO** credit cards!

The Cash Back program from Mashreq Egypt provides you with cash back that is added to your **e&Mashreq NEO** credit card balance from Mashreq online through My e& app.

Terms and Conditions:

1. You can track your cashback from Mashreq online through My e& app once the purchasing transaction is settled
2. You can add the available cashback amount at any time to your credit card from Mashreq online through My e& app
3. e& Mashreq NEO credit cards grant cashback of up to **3%** on all your purchases transactions, whether in local or foreign currency based on the below.
 - **e&Mashreq NEO Plus Credit card:** Get **3%** cashback when using the card at **e&** and cashback up to **1.5%** when used in all other purchasing transactions
 - **e&Mashreq NEO Credit card:** Get **2%** cashback when using the card at **e&** and cashback up to **1%** when used in all other purchasing transactions
4. Cashback is calculated at **1%** when using the e&Mashreq NEO Plus card and **0.5%** when using e&Mashreq NEO in the following transactions:
 - Charity
 - Education
 - Governance payments
 - Governance Utilities
 - Governance (Public transport)
 - Rental housing
 - Medical
 - Fuel
5. The validity of the cashback expires after 18 months from the date of its granting or in the event of cancellation of the credit card, and its validity period cannot be extended, transferred to another card, or compensated for in any case.
6. e& Mashreq Neo Plus / e& Mashreq Neo credit card holders can redeem the cashback at any time, with minimum amount EGP 50 and without maximum limit for redemption to the credit card balance.
7. The bank has the right to change, amend or cancel any of the Cash Back program at any time, announcing this on its official website.

8. In the event of termination of the **Cash Back** program, everything that follows it and all the cash back granted will cease immediately and will have no value in the future, and the bank will not be responsible for compensating the customer in any way.
9. Mashreq Bank Egypt grants the "Cash Back" program is earned for all purchasing transactions made by the customer with the e& Mashreq Neo Plus credit card / e& Mashreq Neo credit card, whether in local or foreign currency, according to what the bank approves from time to time to promote its products.
10. If the purchase transaction cancelled, the cashback granted for this transaction will be cancelled
11. The bank reserves the right to suspend or cancel the "Cash Back" program for credit card customers who are irregular in their payments and without prior notice.
12. The bank has the right to cancel all or some of the cashback amounts granted to the customer in the event that misuse of Mashreq cards proven in any manner of use not authorized by the bank or legislative authorities.

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