

Pure Savings on your new Mashreq Card!

Flat Cashback on your new Mashreq Credit Card

Offer Details:

"Mashreq Cashback Offer" is a special promotion for select customers (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: Flat Cashback on meeting the minimum spend eligibility criteria on your new Mashreq/ Mashreq Al Islami Credit Card within the first two months.

- Cashback amount will be different for a new Card customer of Mashreq and an existing Card customer.
- For the avoidance of doubt, a Cardholder who has cancelled a Mashreq credit card in the last 6 months will also be considered as an existing customer.
- A minimum retail spend is required to be done by using Cards within the first two months of the issuance of Card ("Offer Period")
- Spends eligibility criteria & cashback amount can vary for different credit card products.
- Applicable cashback will be credited to Cardholder's account by the end of the third month. For example, if a Card is issued in December 2023, then the Cardholder needs to meet the minimum spends criteria till February 29, 2024. Cashback will be credited in Cardholder's account by March 31, 2024.
- Spends eligibility criteria & cashback amount will be as advertised at the time of digital card application, applicable on select credit cards only.
- Any cashback credited by the bank to your credit card under this Offer will not be considered as a payment towards the statement balance due on your credit card. You are required to make a payment for at least the Minimum Payment Due billed to your credit card by the Payment Due Date to avoid any Late Payment Fee. The cashback will be adjusted against any subsequent spends made by you on the credit card.

General Terms and Conditions below:

- Offer is applicable only for newly issued Cards and not applicable for Cards that got replaced, renewed, or upgraded.
- Offer will be applicable only for primary credit card and not for supplementary credit card.
- Cardholders' enquiries / complaints regarding the cashback will be honoured till 8 months from card issuance.
- 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.

- Employees and Staff of Mashreq or any subsidiary of Mashreq are eligible for the Offer.
- Mashreq reserves the right in its absolute discretion to amend, suspend or terminate the Offer without any prior notice. For the avoidance of doubt, the amendment, suspension or termination of this Offer by Mashreq shall not entitle the Cardholder to any claim, compensation of loss or damages from Mashreq. Any such amendments or supplements shall be provided on Mashreq's website: www.mashreq.com.
- The Bank has the sole right to exclude and/or disqualify any 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 Cardholder from the Offer shall not, under any circumstances, be compensated by the Bank any event whatsoever.
- 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 the Offer.
- Mashreq shall not be in breach of its obligations or otherwise be liable to conduct the Offer in the event of any Force Majeure Event. For purposes of these terms and conditions a Force Majeure Event in these terms and conditions, shall mean circumstances beyond the reasonable control of Mashreq and unforeseeable situations including, amongst other things, acts of God, industrial disputes, civil disobedience/unrest, war, acts and regulations of any governmental or authority in any jurisdiction, epidemics, pandemics, diseases or public health emergencies, etc. 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's 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, the General Credit Card Terms and Conditions will prevail.
- These terms and conditions are governed by and construed in accordance with the laws of the United Arab Emirates, as applicable in the Emirate of Dubai including but not limited to resolutions, notices, framework or any guidance/advises from Central Bank of UAE. Any dispute arising under and in connection with these terms and conditions shall be referred to the courts of Dubai.