

**Terms & Conditions**

1. The Gift Card shall be in the form of electronic vouchers and not physical cards.
2. Minimum AED 100 equivalent "Mashreq Vantage points" (previously known as Salaam Points) to be available with customer to proceed with redemption.
3. Once Mashreq Vantage points have been redeemed for a noon gift card, the exchange cannot be cancelled nor reversed.
4. Each noon Gift card has an expiry date, which is in the email to the customer along with unique code and PIN. noon Gift card expiry date cannot be extended or changed. Any unused balance associated with the gift card will expire on the same expiry date.
5. Gift Card(s) cannot be replaced, refunded, or reloaded. It cannot be redeemed for cash, returned for cash, or transferred to another noon account.
6. The Gift Card cannot be replaced, refunded, returned, reloaded, redeemed for more than face value of the card.
7. Irrespective of the AED value of Mashreq Vantage points available for redemption, noon Gift card can only be availed in denominations of AED 100, AED 200, AED 500, AED 1000, AED 2000 and AED 5000.
8. The Gift Card can be redeemed on the noon website and mobile app.
9. Once redeemed, the Gift Card balance can be used on noon.com (UAE), SIVVI.com (UAE), noon Food (UAE), noon Grocery (UAE), and/or noon Minutes (UAE).
10. Customer will be responsible for safeguarding his Gift Card number and PIN from unauthorized use.
11. Mashreq Vantage points will be exchanged for noon gift card at the rate specified at the time of exchange. Mashreq reserves the right to adjust the exchange rates without prior notice.
12. A completed request to redeem Mashreq Vantage points is final and may not be cancelled.
13. Mashreq Vantage Rewards program T&Cs apply.