

Salaam Points Earning Structure for Cards, Accounts & Deposits

w.e.f. 10th June 2022

CARDS

Please note that Salaam Points earning on Mashreq Mastercard Credit Card(s) have been discontinued with effect from 10th August 2022.

You can continue to enjoy loyalty points and other benefits by availing Mashreq Visa Credit Cards using either one of the options below:

- Option 1: Send SMS CONVERT to 4250 and upgrade your card to a Mashreq Visa Credit Card, or
- Option 2: Apply for a Mashreq Visa Credit Card via Mashreq Online in 3 steps:
 - Log into Mashreq Mobile
 - Click on the Cards tile
 - Apply for the card and get the digital card instantly

FAQs for upgrade: www.mashreq.com/mc

FAQs for new card application: www.mashreq.com/ncapp

NAME(S)	DOMESTIC SPENDS	INTERNATIONAL SPENDS
CREDIT CARDS		
Mashreq Al Islami Emirati Solitaire	<ul style="list-style-type: none"> • 6 Points on all spends 	6 Points on all spends
Mashreq Solitaire*	<ul style="list-style-type: none"> • 4 Points on all airlines, hotels & travel • 2 Points on other local spends • 1 Point on govt. payments, fuel, education, utilities, telecom, rental & charity 	6 Points on all spends
Mashreq Platinum Elite* Mashreq Al Islami Platinum	<ul style="list-style-type: none"> • 3 Points on Dining & Supermarket • 1 Point on other local spends 	5 Points on all spends
DEBIT CARDS		
Mashreq Platinum, Gold, Classic & Mashreq Al Islami Classic	1 Point for every AED 6 spent	1 Point for every AED 3 spent

Mashreq Infinite & Signature & Mashreq Al Islami Signature	1 Point for every AED 3 spent	1 Point for every AED 1.50 spent
--	-------------------------------	----------------------------------

No Salaam Points are applicable on utility bill payments via Mashreq Online or Mashreq Mobile.

*Note:

- i. International spends mean purchases made in any foreign (non-AED) currency
- ii. Airlines, Hotels, Travel, Dining, Supermarket, Govt. Payments, Utilities, Education, Charity, Fuel, Rental and Telecom transactions are categorized based on Merchant Category Codes (MCCs) which are defined by VISA/Mastercard. Mashreq reserves the right to select/amend the list of MCCs under each category at its sole discretion. The decision of Mashreq in this regard shall be final and binding on customers
- iii. Other local spends refer to:
 - a. **Solitaire credit card:** AED spends in categories other than airlines, hotels, travel, govt. payments, utilities, education, charity, fuel, rental and telecom
 - b. **Platinum Elite credit card:** AED spends in categories other than dining & supermarkets

Please refer to the below list, for the eligible MCCs under the mentioned categories.

Category	MCCs under selected category
Airlines/Hotel/Travel	3596, 3740, 3112, 3361, 3617, 3299, 3536, 3635, 3654, 3785, 3056, 3544, 3728, 3667, 3427, 3423, 3813, 3824, 3631, 3765, 3661, 3662, 3609, 3644, 3771, 3793, 3364, 3400, 3572, 3505, 3650, 3693, 3228, 3629, 3541, 3607, 3720, 3633, 3658, 5309
Dining	5811, 5812, 5813, 5814, 7011
Supermarket	5411, 5311, 5331, 5462, 5441, 5451, 5422, 5499
Govt. Payments, Utilities, Education, Charity, Fuel, Rental & Telecom	4784, 7523, 5541, 5542, 8398, 8211, 8220, 8241, 8244, 8249, 8299, 9211, 9222, 9223, 9311, 9399, 9402, 4900, 4111, 4121, 6513, 4814

ACCOUNTS & DEPOSITS

To earn Salaam Points, you must have 2 or more products under the same Customer Identification Number (CIF) and hold a valid Credit or Debit Card.

NAME(S)	AVERAGE BALANCE	POINTS EARNED
Current Account	AED 25,000 – AED 249,999	500
	AED 250,000 – AED 999,999	1,250
	AED 1,000,000 – AED 2,999,999	2,500
	AED 3,000,000 & above	15,000
Savings Account	AED 50,000 – AED 499,999	375
	AED 500,000 – AED 999,999	1,500

NAME(S)	AVERAGE BALANCE	POINTS EARNED
(Except Mashreq noon Savings Account)	AED 1,000,000 - AED 2,999,999	2,000
	AED 3,000,000 & above	10,000
Mashreq noon Savings Account	AED 5,000 - AED 9,999	150
	AED 10,000 - AED 24,999	450
	AED 25,000 - AED 49,999	900
	AED 50,000 - AED 99,999	1,000
	AED 100,000 & above	2,000
Easy Saver Account	AED 50,000 - AED 499,999	250
	AED 500,000 - AED 999,999	500
	AED 1,000,000 - AED 2,999,999	2,000
	AED 3,000,000 & above	5,000
Term Deposits • Fixed Deposit • Step up Saver • Sweep Deposit • Unfixed Deposit	AED 100,000 - AED 499,999	250
	AED 500,000 - AED 999,999	500
	AED 1,000,000 - AED 2,999,999	2,000
	AED 3,000,000 & above	5,000
Mashreq Millionaire Certificates	AED 50,000 - AED 499,999	250
	AED 500,000 - AED 999,999	375
	AED 1,000,000 - AED 2,999,999	500
	AED 3,000,000 & above	1,000

Salaam Points Redemption

Salaam Points can be redeemed for the following:

Salaam points redemption options	Salaam Points	Conversion
Salaam Points to cashback on Mashreq Mobile	380	1 AED
Salaam Points redemption on Mashreq POS and rewards partner site	303	1 AED

Salaam points to Skyward Miles	32	1 Skywards Mile
Salaam Points to Etihad Guest Miles	22	1 Etihad Guest Mile
Salaam Points to Qatar Airways Privilege Club Avios	17	1 Avios