

Mashreq Vantage points earning structure for Cards, Accounts & Deposits

w.e.f. 10th June 2022

CARDS

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 (Effective September 01 2024, Mashreq Vantage Points' earning on your Mashreq Debit Card transactions will be discontinued. Please note that Mashreq Vantage Points' balance, if any, already accrued through your debit card as on August 31 2024 will remain unimpacted. You may continue to redeem these points via Mashreq Mobile App or at our partner merchants across the UAE.)		
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 Mashreq Vantage 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 Mashreq Vantage 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 (Except Mashreq noon Savings Account)	AED 50,000 – AED 499,999	375
	AED 500,000 – AED 999,999	1,500
	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

NAME(S)	AVERAGE BALANCE	POINTS EARNED
	AED 1,000,000 - AED 2,999,999	2,000
	AED 3,000,000 & above	5,000
Term Deposits <ul style="list-style-type: none"> • 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

Mashreq Vantage points Redemption

Mashreq Vantage points can be redeemed for the following:

Mashreq Vantage points redemption options	Mashreq Vantage points	Conversion
Mashreq Vantage points to cashback via Mashreq Mobile App	380	1 AED
Mashreq Vantage points to noon Gift Card via Mashreq Mobile App	270	1 AED
Mashreq Vantage points to Amazon.ae Gift Card via Mashreq Mobile App	303	1 AED
Mashreq Vantage points to Skyward Miles via Mashreq Mobile App	32	1 Skywards Mile
Mashreq Vantage points to Etihad Guest Miles via Mashreq Mobile App	22	1 Etihad Guest Mile
Mashreq Vantage points to Qatar Airways Privilege Club via Mashreq Mobile App	17	1 Avios
Vantage points redemption on Mashreq POS	303	1 AED