

Terms and Conditions Applicable to the Welcome Bonus and Balance-Based Bonus

Details of the Welcome Bonus

Mashreq NEO **AND** e&Mashreq NEO Current Account holders can earn up to EGP 1,000 Welcome Bonus as per the Terms and Conditions mentioned below:

Terms and Conditions

- The offer applies exclusively on Mashreq NEO **AND** e&Mashreq NEO Current Account holders ("Customers").
- Customers will be eligible to earn up to EGP 1,000 (across 3 months) as per the below table:

Qualifying Criteria (Monthly)	Welcome Bonus (Monthly)
Balance of EGP 10,000 to less than EGP 20,000 OR Card Purchases/Spending of EGP 5,000 to less than EGP 10,000	EGP 166.7
Balance of EGP 20,000 or above OR Card Purchases/Spending of EGP 10,000 or above	EGP 333.3

- The bonus you will earn will be based on the slab you qualify for in the respective months.
- The first bonus calculation will start from the month subsequent to the month of account opening (e.g., if an account is opened in January 2004, the bonus calculation will start from February 2004) (Bonus Calculation Date").

- The customer will receive the bonus within 30 days from the Bonus Calculation Date.
- This offer is not applicable to the account holders of any other account in Mashreq Egypt.
- Mashreq Egypt does not offer or provide any warranties, nor accepts any responsibility or liability of any kind in respect of this offer, and hereby disclaims all express or implied warranties in respect thereto.
- Mashreq Egypt reserves the right, at its absolute discretion, to amend, supplement, and/or revoke this offer and these Terms and Conditions at any time without any prior notification to the Customer.
- Mashreq Egypt staff will not be eligible for this campaign.

Details of the Balance-Based Bonus

Mashreq NEO **AND** e&Mashreq NEO customers can get Balance-based Bonus up to EGP 1,800 as per the Terms and Conditions mentioned below:

Terms and Conditions

- The offer applies exclusively on Mashreq NEO **AND** e&Mashreq NEO customers ("customers").
- Customers will be eligible to earn up to EGP 1,800 (after 3 months) as per the below table:

Average Balance of 3 Months	Cashback (every 3 months)
EGP 20,000 to less than EGP 40,000	EGP 200
EGP 40,000 to less than EGP 60,000	EGP 400
EGP 60,000 and above	EGP 600

- The bonus you will earn will be based on the slab you qualify for in the respective months.
- The first bonus calculation will start from 3 months subsequent to the month of account opening (e.g., if the account is opened in January 2004, the bonus calculation will start from May 2004) ("Bonus Calculation Date").
- The customer will receive the bonus within 30 days of the Bonus Calculation Date.
- This offer is not applicable to the account holders of any other account in Mashreq Egypt.
- Mashreq Egypt does not offer or provide any warranties, nor accepts any responsibility or liability of any kind in respect of this offer, and hereby disclaims all express or implied warranties in respect thereto.
- Mashreq Egypt reserves the right, at its absolute discretion, to amend, supplement, and/or revoke these Terms and Conditions at any time without any prior notification to the Customer.
- Mashreq Egypt staff will not be eligible for this offer.