

## 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 making a minimum spend of AED 4,500 on your new Mashreq Credit Card within the first two months

- Cashback amount will be different for a new credit card customer to Mashreq vs. an existing credit card customer. A customer who has cancelled a Mashreq credit card in the last 6 months will also be considered as an existing customer.
- A minimum retail spend of AED 4,500 is required within the first two months of card booking on the newly issued Mashreq Credit Card.
- Retail spends are to be made within 2 months of card booking and applicable cashback will be credited by the end of the third month. For example, if a card is booked in December 2021, then customer needs to have a total retail spends of AED 4,500 or more till February 28, 2022. Cashback will be credited by August 31, 2022
- 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.

#### IPL Offer Details:

Get an exclusive voucher code to watch the IPL online, including highlights and live commentary on the noon app on successful Mashreq Noon VIP Credit Card set up.

Offer duration: March 31, 2023 – May 28, 2023

#### Exclusions:

- Customers who apply for the card outside the Offer duration; and
- Customers who are existing Mashreq Credit Cardholders, i.e., have applied for or have received a Mashreq Credit card prior to the duration of the Offer are not eligible to avail the Offer.

#### IPL Offer Terms and Conditions:

- Noon E-commerce owned by Noon AD Holdings One Person LLC ("noon") is offering subscription vouchers for streaming of Indian Premiere League 2023 ("IPL") on noon.com ("noon Platform") to Eligible Customers (as defined below) of Mashreq ("Mashreq Bank") ("Offer")
- Customers who have applied and are approved for the Mashreq noon VIP Credit Card (the "Card") in the Offer duration and who do not have any Mashreq Credit Card prior to applying for the Noon VIP Credit Card, are eligible to avail the offer "Eligible Customer(s)"
- Eligible Customers must be (i) registered on the noon platform (www.noon.com); AND (ii) apply for the Mashreq noon VIP credit card in the Offer duration
- The Offer will be promoted on Mashreq platforms and 'noon platforms', which include noon (www.noon.com). This would include the noon app, mobile site and website channels
- Only new primary Mashreq noon VIP credit cardholders are eligible for the Offer
- Eligible Customers will receive a voucher code from Mashreq at their email address. Eligible Customers shall ensure that the registered e-mail id with www.noon.com and the e-mail id provided to Mashreq bank during the Card application process is the same
- To access IPL streaming, eligible customers must log in to their noon account on their device and enter the voucher code
- IPL streaming subscription will be valid until May 28, 2023
- Eligible Customers must click the "Redeem & Subscribe" option at the bottom of the IPL subscription page to avail of streaming access via the voucher code
- The validity of the voucher code will be checked when Eligible Customers try to subscribe using it. If the code is valid, then subscription will be activated. If the code is invalid, Eligible Subscriber must contact customer support of noon at care@noon.com
- The Offer can only be used once
- Offer is non-transferable and cannot be exchanged for cash
- Eligible Customers cannot cancel the Offer once activated
- Eligible Customers may access the streaming service primarily within the country (Saudi Arabia or the United Arab Emirates or Egypt) in which they have an established noon account and enabled the

subscription. The content that may be available will vary by geographic location and will change from time to time

- Noon may offer several subscription methods, including subscriptions provided by our partner brands in conjunction with the provision of their own products and services. Noon is not responsible for products and services provided by such third parties. Some membership plans may have differing conditions and limitations, which will be disclosed at your sign-up or in other communications made available to you
- Eligible Customers are not required to place an order or perform any other activity besides activating the subscription to watch the IPL streaming
- Eligible Customers are prohibited from sharing their noon account information and streaming from multiple devices using the same noon account is strictly prohibited.
- In case of an unfavorable condition that may cause a match to halt or cause a delay, Eligible Customers will be notified accordingly
- The streaming service and any content accessed through the service are for personal and non-commercial use only and may not be shared with anyone else. Noon grants Eligible customers a limited, non-exclusive, non-transferable right to access the streaming service and IPL content during Offer duration. No right, title, or interest shall be transferred. Eligible Customers agree not to use the service for public performances.
- The quality of the display of the IPL content may vary from device to device. It may be affected by various factors, such as your location, the bandwidth available, and/or your Internet connection speed. FHD, HD, and SD availability depends on your Internet service and device capabilities. All of the content is available in all formats, such as 1080p (FHD), 720p (HD) or 540p, 480p, and 360p (all SD). You are responsible for all Internet access charges. Please check with your Internet provider for information on possible Internet data usage charges. The time it takes to begin watching IPL content will vary based on several factors, including your location, available bandwidth at the time, the content you have selected, and the configuration of your streaming-ready device

General terms and conditions:

- Eligible Customers should provide their email address registered with [www.noon.com](http://www.noon.com) to Mashreq during the digital card application. noon account will be linked to the primary account and further amendments/alterations will not be enabled after the digital card application form is submitted
- Any new Card meeting the criteria for Eligibility Customers will be enrolled automatically to the Offer

The Offer is subject to force majeure circumstances i.e., act of God or any circumstance beyond the reasonable control of Mashreq Bank and noon,

- In no event shall Mashreq or noon, or any of their affiliates, or any of their 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 or noon do not offer or provide any warranties or accept any responsibility or liability

of any kind in respect of the Offer and hereby disclaim any and all express or implied warranties with respect to the Offer.

- These Terms and any non-contractual rights or obligations arising out of or in connection with it shall be governed by and construed in accordance with the laws of the United Arab Emirates, as applied in the Emirate of Dubai
- For more information about the Offer and its benefits or further assistance with your account, please contact [care@noon.com](mailto:care@noon.com). In case of any conflict between these Terms and information provided by Customer Support or other portions of our websites, these Terms of Use will control
- If any provision or provisions of these Terms of Use shall be held invalid, illegal, or unenforceable, the validity, legality, and enforceability of the remaining provisions shall remain in full force and effect
- Eligible Customers availing the Offer shall also be subject to a separate set of terms & conditions as stated by noon which are independent of these Terms. Noon may modify such terms and conditions at any time by posting updated terms and conditions on their website or through the streaming service. Users may be required to agree to the revised terms and conditions to continue using the service
- Noon reserves the right to revoke or terminate the Offer at its discretion without prior notice to the Eligible Customers if any fraudulent activity or misuse of the Offer is suspected.

### Other General Terms and Conditions:

- Offer is applicable only for newly issued credit cards and not applicable for cards that got replaced, renewed or upgraded.
- Cardholders' enquiries / complaints will be honored till 8 months of card booking.
- 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 also included in 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 Program by Mashreq shall not entitle the Cardholder or winner 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](http://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 Program as a result of any Force Majeure Event. 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, 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 Program and the General Credit Card Terms and Conditions, the General Credit Card Terms and Conditions will prevail.