

## FAQs for customers who want to apply for a new Mashreq Visa credit card

### **Q1: How can I apply for a new Mashreq Visa Credit Card?**

A: You can easily apply from Mashreq Mobile or Online Banking in 3 steps:

- Log into Mashreq Mobile / Online
- Click on the Cards tile
- Apply for the card and get the digital card instantly

### **Q2: What will be the credit limit on my new Mashreq Visa Credit Card?**

A: The credit and cash limit would remain the same on your new card, as your customer level limit.

### **Q3: Can I choose to continue using my Mashreq Mastercard Credit Card?**

A: You can continue using your Mashreq Mastercard Credit Card until the expiry date of the existing card or until 31st December 2022, whichever is earlier after which it would be upgraded to the corresponding Visa Credit Card. Please note you will not earn Salaam Points/Cashback after 31<sup>st</sup> Jul 2022 on your Mashreq Mastercard Credit Cards.

### **Q4: What will happen to my Mashreq Mastercard Credit Card balance?**

A: Your Mashreq Mastercard Credit Card balance will remain on your existing card. You will continue to receive monthly statements as long as you have outstanding balance and you will continue to make payments to this card via CCDM/ Branch or on Mashreq Mobile/ MOL.

### **Q5: What about the standing instructions on my existing card?**

A: Standing Instructions maintained on your existing card through Mashreq Online or through 3rd parties will stay on your Mastercard. We request you to re-register the Standing Instructions on the new card.

### **Q6: I have an auto debit instruction linked to my Mashreq account to pay my Mashreq Mastercard credit card bill; will the bill continue to be paid from my account?**

A: As long as you have an outstanding on the card the auto recovery will continue, provided the auto recovery is still active on the card. You can give an auto-debit instruction for your new Visa card from Mashreq Mobile.

### **Q7: Will I be able to redeem reward points?**

A: You can redeem your accumulated cashback on Mashreq Mastercard Credit Card until the expiry date of the existing card or until 31st December 2022. Your Salaam points will continue to remain on your Salaam pool, it is not linked to your Mastercard.

Please find below links for Cashback T&Cs and Salaam Points T&Cs for further reference.

SmartSaver Cashback T&Cs: <https://www.mashreqbank.com/uae/en/images/Cashback-TnCs-for-SmartSaver.pdf>

Salaam Points T&Cs: [https://www.mashreqbank.com/-/jssmedia/pdfs/personal/salaam/Salaam\\_Terms\\_and\\_Conditions-EN.ashx](https://www.mashreqbank.com/-/jssmedia/pdfs/personal/salaam/Salaam_Terms_and_Conditions-EN.ashx)

**Q8: I have an active Easy Cash/ Balance Transfer or EPP. What will happen to them?**

A: Please note any active deal will stay on your existing Mashreq Mastercard Credit Card. You can continue to pay the deal amount in monthly installments as part of your monthly statement balance.

**Q9: What are the benefits and pricing on the new card?**

A: The Mashreq Visa Credit Card comes with exciting benefits and rewards.

**LOYALTY, BENEFITS & PRICING:**

				
	Cashback	noon VIP	Platinum Elite	Solitaire
 Annual fee (primary) – recurring (VAT inclusive)	Free for life	Free for life	AED 682.50	AED 1,575
 Annual fee (supplementary) – recurring	AED 0	AED 0	AED 157.50	AED 630
 Loyalty				

  
**Cashback**

- 5% cashback on dining spends in the UAE (unlimited) – this is applicable only at merchants/sellers where they are configured as restaurants including online food delivery players
- 2% on international spends
- 0.33% on local spends on Govt. payments, fuel, utilities, education, charity, rental & telecom
- 1% on other spends in the UAE

  
**noon VIP**

- 5% on noon & Sivvi (1% on VIP account; 4% on the card)
- 5% on noon Grocery and NowNow
- 1% on other spends

  
**Platinum Elite**

- 5 Salaam Points for every AED 1 on international spends
- 3 Salaam Points for every AED 1 on dining & supermarkets (including online)
- 1 Salaam Points for every AED 1 on other local spends

  
**Solitaire**

- 6 Salaam Points for every AED 1 on international spends
- 4 Salaam Points for every AED 1 on travel, airlines & hotels
- 1 Salaam Points for every AED 1 on local spends on Govt. payments, utilities, fuel, education, charity, rental & telecom spends
- 2 Salaam Points for every AED 1 on other spends in UAE

You can view further details and T&Cs from <https://www.mashreqbank.com/en/uae/personal/cards/>.

**Q10: I would like to cancel my Mastercard Credit Card. What should I do?**

A: If you would like to redeem any accumulated cashback / Salaam points, please redeem your cashback /Salaam points prior to the card cancellation request. Post that, you can raise a card cancellation request via Mashreq Mobile easily:

- Login Mashreq Mobile
- Go to Cards tile and select the card you want to cancel
- Click on More Actions and select Cancel Credit Card
- If you have any billed outstanding balance, you will be asked to pay this within the app.
- Choose the card cancellation reason and submit your request
- Our call center team will reach to you to cancel your card.

**Q11: Will there be a change on my billing / payment dates by opening a new Visa Credit Card?**

A: The statement date of your new card may change. You will continue to receive the e-statement on your registered e-mail address.

**Q12: Is there a chance that my card application would get declined when I apply for a new card via Mashreq Mobile / Online Banking?**

A: If any of your Mashreq Credit Card(s) is blocked for any reason whatsoever, then your new card application might get declined. In such a case, you will be notified via the card application journey within Mashreq Mobile / Online Banking.