

FAQs for customers who want to upgrade their existing Mastercard to a Mashreq Visa Credit Card

Q1: How can I upgrade my Mashreq Mastercard Credit Card to a Mashreq Visa Credit Card?

A: Simply send SMS CONVERT to 4250 and upgrade your current Mashreq Mastercard credit card to a Mashreq Visa Credit Card.

Q2: I have more than one Mashreq Mastercard Credit Cards. Which one(s) of my Mastercard Credit Card(s) will be upgraded when I send SMS CONVERT to 4250?

A: All your Mashreq Mastercard Credit Card(s) in card types Mastercard SmartSaver Titanium, Mastercard Platinum Elite, Mastercard Smart Saver Global, Mastercard Novo Titanium, Mastercard Core Gold, Mastercard Core Classic, Mastercard Mashreq Millionaire Classic and Mastercard Mashreq Millionaire Gold will be upgraded to the respective new card type for all your primary and the supplementary cards.

Q3: What will be my new card type, loyalty benefits and new statement date?

A: Your existing Mastercard credit card will be upgraded to below new Visa credit card type with the respective statement date as per the below table.

If your existing card is a Mastercard SmartSaver Titanium or a Mastercard Platinum Elite, then you will continue to have your current loyalty benefits on your new card with no change. If your existing card is in Mastercard Smart Saver Global, Mastercard Novo Titanium, Mastercard Core Gold, Mastercard Core Classic, Mastercard Mashreq Millionaire Classic or Mastercard Mashreq Millionaire Gold card types, then respective loyalty benefits on your new card will be as below.

Existing card type	New card type	Statement date of the new card type	Loyalty benefits of the new card type
Mastercard SmartSaver Titanium	Visa SmartSaver	2 nd of every month	1% cashback on all international spends 0.5% cashback on all local spends
Mastercard Smart Saver Global	Visa Cashback	23 rd of every month	5% Cashback on dining spends in the UAE 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
Mastercard Platinum Elite	Visa Platinum Elite	14 th of every month	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
Mastercard Novo Titanium			
Mastercard Core Gold			
Mastercard Core Classic			
Mastercard Mashreq Millionaire Classic			
Mastercard Mashreq Millionaire Gold			

Q4: Can I choose to continue using my Mashreq Mastercard Credit Card after the Mashreq Visa Credit Card conversion?

A: When you activate your new Mashreq Visa Credit card, your old Mastercard will be blocked automatically. In case you do not activate your new Mashreq Visa Credit Card, 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, your Mastercard will be deactivated and you will need to activate your Visa Credit Card.

Q5: What will be the annual fee on my new card?

A: There will be no change on your existing annual fee structure.

Q6: Will the Bank be calling me after I send SMS to 4250?

A: No, you will receive an SMS confirmation when the card upgrade is completed.

Q7: Are there any documents required for me to avail upgrade to Mashreq Visa Credit Card?

A: No, there are no documents you need to submit. Only SMS to 4250 is needed.

Q8: In how many days will I get my upgraded card?

A: You will receive your upgraded card within 14 working days.

Q9: 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 be transferred to the new card on a best-effort basis and may not always get transferred. We request you to check and re-register the Standing Instructions on the new card.

Q10: How do I make payments to existing card?

A: You will continue to receive a monthly statement as long as you have an outstanding balance on the card. You will continue to make payments to this card via CCDM/ Branch or on Mashreq Mobile/ MOL.

Q11: 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 balance 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 Credit Card from Mashreq Mobile.

Q12: What happens to my existing reward point's balance?

A: Cashback accrued on your existing card, if any, would be transferred to your new Visa Credit Card. Cashback redemption will be available on your new card, after you activate the Visa Credit Card. All Salaam Points accrued on your existing card would continue to be available on your new Mashreq Visa Credit Card and you can redeem via Mashreq Mobile, Online Banking or Neopay POS.

Please note, Cashback and Salaam Points earned for spends made using the old card after the old card has been migrated to a new Visa card in our system will NOT be transferred to the new card.

Q13: I have additional Mashreq Visa Credit Cards. Will I be able to use them?

A: Yes – this change impacts only your Mastercard Credit Cards. However, you can continue to use other Mashreq Visa Credit Cards without any concerns.

Q14: I have an active Easy Cash/ Balance Transfer or EPP. What will happen to them?

A: All your active deal products will be transferred to your new Visa Credit Card when you activate your Visa Credit Card. You can continue to pay the deal amount in monthly installments as it reflects in your monthly statements.

Q15: Is there a chance that my card would not get upgraded even if I send SMS CONVERT to 4250?

A: If your Mastercard is blocked for any reason whatsoever, then your card will not be upgraded.