

## Instant Digital Credit card from Mashreq

### Frequently Asked Questions and Terms & Conditions

- **What is the Instant Digital Card? Why should I opt for it?**

Instant Digital Card is a unique feature launched by Mashreq whereby you can get your card details electronically within few hours of successful application. With the Instant Digital Card, you can shop online at your favorite e-commerce sites and apps as well as use digital wallets. All this, without waiting for your physical card delivery.

Need more reasons to opt for the Instant Digital Card? It is completely safe and comes pre-activated for you. Opt for one and allow us to upgrade your service experience with Mashreq!

- **When & how will I receive my Instant Digital Card?**

Upon completion of the credit card application journey, we will verify your income with your bank using UAE FTS. This *normally* takes 2-3 hours (in certain cases, it could take longer). As soon as the income verification is complete, you will securely receive your Instant Digital Card details via SMS & email.

If you are an existing Mashreq customer with salary transfer to Mashreq, the verification will happen instantly.

- **Is the Instant Digital Card safe?**

Yes, absolutely! The Instant Digital Card is a state-of-the-art feature and has been carefully designed to ensure safety of your credit card. The Instant Digital Card details will be sent only to the Mashreq registered e-mail address and mobile number of the credit card applicant (which have been verified by Mashreq through a One-Time Password). The Instant Card details would be sent to you securely via an encrypted as well as password protected e-mail, while the CVV code for the card would be sent separately through an SMS. Card details as well as the CVV code would be required to use the card.

For additional security, customers new to Mashreq Credit cards would have an initial credit limit of AED 2,000 assigned to the Instant Digital Card.

- **What is the limit on my Instant Digital Card?**

For new Mashreq Credit card customers, the initial credit limit on the Instant Digital Card will be AED 2,000. Additional transaction limits may apply on the Instant Digital Card until the physical card is delivered. Existing Mashreq Credit card customers can enjoy their full credit limit on the Instant Digital Card immediately.

Your Instant Digital Card limit will also be shared with you via an encrypted e-mail, which will be sent to you with your Instant Digital Card details. The full credit limit assigned to you will be common across all your Mashreq Credit cards.

- **AED 2,000 is not enough – when do I get my full credit limit?**

Our courier will be in touch with you to schedule the physical card delivery within a few days of the Instant Digital Card issuance. As soon as you receive your physical card, your full card limit will be made available to you, both on the digital card as well as the physical card.

- **I have cashback credited to my noon VIP Credit card as a welcome offer. Can I use it on my Instant Digital Card?**

Yes, as a noon VIP Cardholder, you can utilize cashback credit in addition to the credit limit on your Instant Digital Card.

- **Do I need to activate my Instant Digital Card?**

No. Your Instant Digital Card would come pre-activated for you - absolutely, ready to use.

- **Where can I use my Instant Digital Card?**

You can use your Instant Digital Card at any e-commerce website/app or on digital wallets (Apple Pay, Google Pay and Samsung Pay). Simply use the card details to start shopping, or add your card to a digital wallet and shop using the wallet.

- **As a noon VIP Credit cardholder, I want to use my Instant Digital Card for my noon orders. What should I do?**

You can give your consent to us through the digital Credit card application journey to share your card details with noon for convenient shopping. If you do provide your consent, your credit card details will automatically be added to your noon account, saving you the inconvenience of adding the card details later manually. You can shop safely at noon by selecting your noon VIP Credit card from your saved cards on the noon website/App and authenticating the card CVV code.

- **Do I need to generate a PIN for my Instant Digital Card? How do I do that?**

Your Instant Digital Card is ready to use for online shopping (e-commerce) – you do not need a credit card PIN to start using your card. Digital wallets (Apple Pay, Google Pay and Samsung Pay) may ask you for a PIN for purchases of AED 500 and above. Much like your Instant Digital Card, the procedure to setup the PIN is also extremely smooth. Simply follow these steps:

- If you are already registered with Mashreq Mobile: Sign in to Mashreq Mobile > More > Card Control > Select your Credit Card > Set or Reset PIN

- If you are already registered with Mashreq Online: Sign in to Mashreq Online > Navigate to your Credit Card details > Card Control > Set or Reset PIN
- If you are not registered with Mashreq Mobile or Online : Download Mashreq Mobile, or visit <https://www.mashreqbank.com/en/uae>, register by entering card details, and Sign In. From the dashboard, you can navigate to your Credit Card details > Card Control > Set or Reset PIN

- **What do I do when I receive my physical card?**

Please remember to follow these **mandatory** steps immediately after receiving your physical card:

If you are already registered for Mashreq Mobile: Simply sign in and select “Activate Now” to activate your card and set the PIN.

- If you are registered with Mashreq Online:  
Simply sign in and select “Activate Now” to activate your card and set the PIN.
- If you are not registered with Mashreq Mobile or Online : Download Mashreq Mobile, or visit <https://www.mashreqbank.com/en/uae>, register by entering card details, and Sign In. From the dashboard, select “Activate Now” to activate your card and set the PIN.

The Card activation journey will automatically help you activate your card, Set or Reset your PIN, and Add your card to your digital wallets.

- **If I do not receive my physical card, can I continue to use my Instant Digital Card?**

No, you must receive your physical card within 30 days to be able to continue to use your credit card. The bank may block the Instant Digital Card and/or the physical card based on certain additional checks such as the cardholder’s employment verification, contact details’ verification, employer’s business verification, non-delivery of the physical card etc.

- **Even if I do not receive my physical card, do I need to make payment for my card outstanding balance?**

Yes, irrespective of your physical card delivery status, you are required to make payment for the outstanding balance on your Instant Digital Card by the Payment Due Date.

- **How can I get more details?**

For any further assistance, please feel free to contact us through Mashreq Online (Click the mailbox icon > Enter details of your query > Submit). Somebody from the support team will get back to you as soon as possible.

## Terms and Conditions for Digital Cards (“Digital Card T&C”)

1. Upon approval of the Card (as the term is defined in General Terms and Conditions for Credit Cards) by Mashreq per its policy, Cardholder may use the Cardholder’s Card as a virtual Credit Card (“**Digital Card**”). For this purpose, Mashreq will share complete details of the Cardholder’s Card (including, but not limited to, the 16-digit card number, card expiry date, card verification value i.e. CVV, and name of Cardholder) (“**Card Details**”) with the Cardholder through one or more of short messaging service (“**SMS**”), electronic mail (“**email**”), Mashreq’s mobile banking application (“Mashreq Mobile”) or any other digital communication channels as deemed appropriate by Mashreq (“**Digital Channels**”).
2. Cardholder may opt out from the Digital Card facility when prompted for the same during the card application journey
3. Digital Card may be used as a Credit Card for purchases by telephone orders, mail orders, e-commerce websites and mobile applications. The Digital Card may also be used by the Cardholder for purchases at several point of sale outlets through various digital wallets including Apple Pay, Google Pay or Samsung Pay, and/or PayPal or other such digital payment solutions that are made available in the market from time to time. The Digital Card is for limited use only and may not be used:
  - a. for procuring cash or cash advances including, but not limited to, cash from an automatic teller machine or any point of sale device; or
  - b. as a physical Credit Card
4. Mashreq will not be held responsible if any Merchant or terminal that accepts Credit Card transactions does not accept the Digital Card for any reason whatsoever.
5. Mashreq will not be liable for any delay in providing the Card Details due to system failure, system outage, malfunction, delay, electricity failures, force majeure events or any other circumstances whatsoever, whether within Mashreq’s reasonable control or otherwise, and Mashreq disclaims all liability arising from any such delay including, but not limited to, any loss, damage or inconvenience caused to/incurred by Cardholder, or any third party arising from or in connection therewith.
6. Mashreq will strive to deploy commercially reasonable and industry standard security measures in United Arab Emirates, while transmitting the Card Details through Digital Channels. Mashreq cannot ensure or guarantee that loss, theft or misappropriation of Card Details will never occur. As the internet is not a fully secure medium, the Cardholder shall be fully responsible for all risk of loss, theft or misappropriation of Card Details except to the extent any such loss, theft or misappropriation occurs as a result of fraud or gross negligence of Mashreq and its staff as may be finally judicially proven.
7. Cardholder must inform Mashreq as soon as Cardholder is aware that Cardholder’s Card Details are lost or stolen, or as soon as the Cardholder suspects that someone else knows or is using the Cardholder’s Card Details.

8. Mashreq may restrict a Cardholder's use of a Digital Card at any time without notice to the Cardholder if it violates any part of Digital Card T&C or Mashreq suspects that Cardholder's Digital Card is being used by someone other than the registered Cardholder.
9. Mashreq, at its sole and absolute discretion may cancel or revoke a Cardholder's Digital Card at any time without prior notice to the Cardholder, subject to applicable law and shall not be held responsible for any event resulting from such a cancellation.
10. No one but the Cardholder is permitted to know or use its Card Details. If someone uses Cardholder's Card Details to make a purchase or otherwise obtain the benefits of Cardholder's Card Details, Cardholder will be fully liable for all charges incurred in connection with such use except in cases of fraudulent or unauthorized use as finally judicially determined.
11. Cardholder shall be liable for all purchases and transactions made through the Digital Card and any breach or violation of local and international laws and/or regulatory requirements pursuant to any usage of Digital Card without any liability to Mashreq.
12. The Digital Card T&C must be read in conjunction with the General Terms and Conditions for Credit Cards and any other specific terms that may be applicable in connection with the Card (collectively, "**Card T&C**"). In the event of any inconsistency between these Digital Card T&C and the Card T&C, these Digital Card T&C shall prevail only to the extent of such inconsistency.
13. The Digital Card shall be deemed a Card for all provisions of the Card T&C.
14. By applying for the Card, unless Cardholder opts out the Digital Card facility in accordance with Clause 2 of the Digital Card T&C:
  - a. Cardholder authorizes Mashreq to provide its Card Details through Digital Channels;
  - b. Cardholder consents to the use of its personal data by Mashreq for providing Card Details including, but not limited to, the use of Cardholder's name, mobile phone number and email address;
  - c. Cardholder acknowledges that Mashreq is not liable for the accuracy or completeness of Cardholder's personal data provided during the application process or subsequently;
  - d. Cardholder acknowledges that the Digital Card does not offer all the functionalities of the physical Credit Card; and
  - e. Cardholder agrees to be bound by these Digital Card T&C and the Card T&C.