

Welcome Offer: Pre-loaded cash on your new Mashreq Credit Card

- Pre-loaded cash amount will be **as advertised during the digital card application journey and confirmed to customer just before completion of the application**
- Pre-loaded cash 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.
- Pre-loaded cash will be available for use only upon activation of the new credit card
- Offer A will be applicable only for primary credit card and not for supplementary credit card

Other Terms and Conditions:

- Mashreq, at its absolute discretion shall have the right to terminate the Cardholder's Mashreq card account in order to protect Mashreq's interests in any manner whatsoever
- Cardholders' enquiries / complaints will be honored till 8 months of card booking.
- Cardholder's account(s) that are either closed or blocked or terminated or delinquent prior to or during the Promotion Period, or prior to the Offer fulfilment, will NOT be eligible for the Offer
- 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.
- Mashreq reserves the right to notify the eligible Cardholders by phone or any other means of communication which Mashreq, in its absolute discretion, deems fit.
- Mashreq reserves the right in its absolute discretion to amend, suspend or terminate this Offer without any prior notice. For the avoidance of doubt, the amendment, suspension or termination of this Offer by Mashreq shall not entitle the Eligible Cardholder or winner to any claim, compensation of loss or damages from Mashreq.
- The Bank has the sole right to exclude and/or disqualify any Eligible 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 Eligible Cardholder from the Offer shall not, under any circumstances, be compensated by the Bank any event whatsoever.
- Mashreq reserves the right, at its absolute discretion, to amend and/or supplement these Terms and Conditions at any time without any prior notification to the cardholder. Any such amendments or supplements shall be provided on Mashreq's website: www.mashreq.com.
- 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 this Offer.
- Mashreq shall not be in breach of its obligations or otherwise be liable to conduct the Offer 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 including, amongst other things, acts of God, industrial disputes, acts and regulations of any governmental or authority in any jurisdiction. 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 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 Offer and the general credit card terms and conditions, these Terms and Conditions will prevail only to the extent of the Offer.
- The Offer along with its Terms and Conditions are governed by and construed in accordance with the laws of Dubai, United Arab Emirates.
- Mashreq's decision on all matters relating to this Offer and in case of any dispute shall be final and binding on all Cardholders.