

**1) I would like to apply for Mashreq noon VIP Credit Card. Will I become noon VIP member?**

Yes, you will become a noon VIP Member automatically on the next day when your Mashreq noon VIP card is activated.

**2) How much cashback can I earn with noon VIP Credit Card?**

You will earn cashback as per the below table depending on the category of spends:

Spend Category	Mashreq Cashback Program		Noon VIP Cashback Program		Total Cashback Earning
noon.com	2.50%	+	1%	=	3.50%
Noon Daily and NowNow	3.5%		-		3.5%
Other spends	1%		-		1%

For Mashreq Cashback Program, cashback will get accumulated on a monthly basis and will reflect in the monthly statement on 6th of every month. Accumulated cashback will be transferred to noon pay within 2 working days post statement cycle.

Please note, spends posted between 6th of previous month and 5th of current month will be considered for the monthly cashback calculation.

For Noon VIP Cashback Program, cashback will be credited to your noon pay account 5 days after the delivery of your noon order. Detailed T&Cs of Noon VIP membership can be found on noon.com.

**3) How do I check my cashback balances?**

All your cashback earning will get accumulated on noon pay wallet. You can review details of cashback earning from noon pay wallet or noon account.

**4) What will happen when a transaction is refunded?**

For refund transactions:

- Cashback earned as part of Mashreq Cashback Program will be reversed in the next monthly cashback transfer to your noon pay account.
- For noon VIP Cashback Program
  - If an order is returned within 5 days post-delivery, 1% cashback as part of noon VIP Cashback Program will not be earned for that transaction
  - If order is returned post these 5 days, cashback will not be reversed

**5) Can you please give an example for the cashback earning?**

Sample cashback earning for 3 transactions:

Spend Category	Transaction amount (AED)	Transaction posting date	Cashback on your card			Cashback on noon VIP account			Total Cash back
			Cash back rate	Cash back amount (AED)	When the cashback will be transferred to noon pay?	Cash back rate	Cash back amount (AED)	When the cashback will be transferred to noon pay?	
noon	100	4th Dec'20	2.50 %	2.5	Within 2 working days post next billing cycle. Billing cycle is 6th of every month. In this example AED 12.5 will be credited to noon pay by 8th Dec'20.	1.00 %	1	5 days after order delivery. In this example: if order is delivered on 5th Dec, AED 1 Cashback will be credited to noon pay on 10th Dec.	13.5
noon Daily	200	12th Nov'20	3.50 %	7		NA			
Other spend categories	300	10th Nov'20	1.00 %	3		NA			
<b>Total Cashback</b>				12.5			1		

**6) Can you please give an example for refund transactions?**

For the above cashback earning example, if customer returns noon.com order on 12<sup>th</sup> Dec, 2020:

AED 2.5 cashback earned as part of Mashreq Cashback Program will be reversed in the next monthly cashback transfer to noon pay, by 8<sup>th</sup> Jan'2021.

There will be no reversal for AED 1 cashback earned as part of noon VIP Cashback Program.

**7) Is there any minimum spend to start earning cashback?**

No, there is no minimum spend requirement to earn cashback. You can earn cashback starting from first Dirham of spend.

**8) Do I earn cashback on all the transactions on my Credit Card?**

All retails purchases made on your Card will be eligible for the cashback. Spends not qualified for cashback are:

- Easy Cash
- Balance transfers

- Local cash advances
- Credit card cheques
- Finance charges
- All fees charged on the Card by the Bank
- Transactions reversed by Merchants

Utility bill payments like telephone bills, water and electricity bills made through the Bank's payment channels like Call Center, Mashreq Online, ATM, Mobile Banking, Branches or any other Bank's payment channel.

#### 9) When and how can I redeem the cashback that I have earned?

Whenever your cashback is available on noon pay wallet, you can redeem the cashback towards your noon orders or noon merchant partners through noon pay.

#### 10) Will the cashback ever expire?

Yes, the cashback earned has a maximum validity of 12 months from the date of earning. If the cashback is not redeemed within this period, it will expire.

#### 11) I have a supplementary card as well? Will I earn cashback on this card as well?

Cashback will be earned on spends made on the supplementary card(s) as well. However, please note that the cashback can be redeemed only against the noon account ID linked to the Primary Card account.

#### 12) Do I need to provide my noon account ID at the time of card application?

Yes, as part of Mashreq Digital Onboarding form, you will be asked to provide email address that you have as noon account ID.

If you have an existing noon account, the email address that you provided for your noon account will be validated at the time of card application and will be saved for your future monthly cashback transfers. If you do not have a noon account, you can submit an email address of your choice and we will link the same to your credit card and noon will send a separate email to you to create the noon account. noon account ID will be linked to primary noon VIP Credit Card account, and further revisions on noon account ID will not be enabled after digital card application form is submitted.

#### 13) How can I learn more details?

For any further assistance, please feel free to contact us through Mashreq Online (LOGIN > contact us > register service/inquiry > submit).