

## Salaam Points Earning Structure for Cards, Accounts & Deposits

w.e.f. 1<sup>st</sup> September 2021

### CARDS

NAME(S)	DOMESTIC SPENDS	INTERNATIONAL SPENDS
<b>CREDIT CARDS</b>		
Mashreq Al Islami Emirati Solitaire	<ul style="list-style-type: none"> <li>6 Points on all spends</li> </ul>	6 Points on all spends
Mashreq Solitaire	<ul style="list-style-type: none"> <li>4 Points on all airlines, hotels &amp; travel</li> <li>2 Points on other domestic</li> <li>1 Point on govt. payments, fuel, education, utilities, telecom, rental &amp; charity</li> </ul>	6 Points on all spends
Mashreq Platinum Elite Mashreq Al Islami Platinum	<ul style="list-style-type: none"> <li>3 Points on Dining &amp; Supermarket</li> <li>1 Point on other spends</li> </ul>	5 Points on all spends
<b>CORPORATE CREDIT CARD</b>		
Mashreq Corporate Credit (Travel & Entertainment variant only)	1 Point on all Spends	2 Points on all spends
<b>DEBIT CARDS</b>		
Mashreq Platinum, Gold, Classic & Mashreq Al Islami Classic	1 Point for every AED 6 spent	1 Point for every AED 3 spent
Mashreq Infinite & Signature & Mashreq Al Islami Signature	1 Point for every AED 3 spent	1 Point for every AED 1.50 spent

No Salaam Points are applicable on utility bill payments via Mashreq Online or Mashreq Mobile.

## ACCOUNTS & DEPOSITS

To earn Salaam Points, you must have 2 or more products under the same Customer Identification Number (CIF) and also hold a valid Credit or Debit Card.

NAME(S)	AVERAGE BALANCE	POINTS EARNED
<b>Current Account</b>	AED 25,000 – AED 249,999	500
	AED 250,000 – AED 999,999	1,250
	AED 1,000,000 – AED 2,999,999	2,500
	AED 3,000,000 & above	15,000
<b>Savings Account</b> (Except Mashreq noon VIP Savings Account)	AED 50,000 - AED 499,999	375
	AED 500,000 - AED 999,999	1,500
	AED 1,000,000 - AED 2,999,999	2,000
	AED 3,000,000 & above	10,000
<b>Mashreq noon VIP Savings Account</b>	AED 5,000 – AED 9,999	150
	AED 10,000 - AED 24,999	450
	AED 25,000 - AED 49,999	900
	AED 50,000 – AED 99,999	1,000
	AED 100,000 & above	2,000
<b>Easy Saver Account</b>	AED 50,000 - AED 499,999	250
	AED 500,000 - AED 999,999	500
	AED 1,000,000 - AED 2,999,999	2,000
	AED 3,000,000 & above	5,000
<b>Term Deposits</b> <ul style="list-style-type: none"> <li>• Fixed Deposit</li> <li>• Step up Saver</li> <li>• Sweep Deposit</li> <li>• Unfixed Deposit</li> </ul>	AED 100,000 - AED 499,999	250
	AED 500,000 - AED 999,999	500
	AED 1,000,000 - AED 2,999,999	2,000
	AED 3,000,000 & above	5,000
<b>Mashreq Millionaire Certificates</b>	AED 50,000 - AED 499,999	250
	AED 500,000 - AED 999,999	375
	AED 1,000,000 - AED 2,999,999	500
	AED 3,000,000 & above	1,000

At the time of redemption of points: 300 points = 1 AED

November 2021

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