

Salaam Points Earning Structure for Cards and Accounts & Deposits

w.e.f. 1st September 2021

CARDS

NAME(S)	DOMESTIC SPENDS	INTERNATIONAL SPENDS
CREDIT CARDS		
Mashreq Al Islami Emirati Solitaire	<ul style="list-style-type: none"> 6 Points on all spends 	6 Points on all spends
Mashreq Solitaire	<ul style="list-style-type: none"> 4 Points on all airlines, hotels & travel 2 Points on other domestic 1 Point on govt. payments, fuel, education, utilities, telecom, rental & charity 	6 Points on all spends
Mashreq Platinum Elite Mashreq Al Islami Platinum	<ul style="list-style-type: none"> 3 Points on Dining & Supermarket 1 Point on other spends 	5 Points on all spends
CORPORATE CREDIT CARD		
Mashreq Corporate Credit (Travel & Entertainment variant only)	1 Point on all Spends	2 Points on all spends
DEBIT CARDS		
Mashreq Platinum, Gold, Classic & Al Islami Classic	1 Point for every AED 6 spent	1 Point for every AED 3 spent
Mashreq Infinite & 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
Current Account	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
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
Easy Saver Account	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
Term Deposits <ul style="list-style-type: none"> • Fixed Deposit • Step up Saver • Sweep Deposit • Unfixed Deposit 	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
Mashreq Millionaire Certificates	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