

MASHREQ MASTERCARD UEFA CHAMPIONS LEAGUE (OFFER)

Valid from 1st March – 31st March 2017 (“Promotion Period”)

www.mashreq.com/UEFA



Terms and Conditions

- Mashreq MASTERCARD UEFA CHAMPIONS LEAGUE 2017 (“Offer”) is a special spend (“Target Spend”) based program to the Mashreq Credit (“Cardholders”) on using their Mashreq Mastercard Credit Card (“Mashreq Card”) during the Promotion Period.
- This Offer is valid only and eligible for the Mashreq Mastercard Credit Cards (“the Card”) issued in the UAE by Mashreq bank psc (“Mashreq”)
- The Offer is valid on retail transactions done from 1st-31st March, 2017 (“Promotion Period”)
- Transactions made on Mashreq Online , Dynamic Currency* (DCC) transactions, cash withdrawal transactions, equated monthly installment transactions, Balance Transfer, Easy Cash, fees and charges (if any) will NOT be included as part of the promotion benefit calculations for the eligibility
- The eligibility of this Offer is strictly based on the target spend as given below:
 - **For every AED 5,000 spent using a Mashreq Mastercard credit card, get an entry to the prize draw**
- Each Mashreq Mastercard credit card spend of AED 5000 as defined is equivalent to one entry in the lucky draw.
- Only entries submitted in accordance to these Terms and Conditions and during the promotional period are eligible for consideration.
- Mashreq shall select a winner post the promotion ends.
- Subject to Mashreq’s sole and absolute discretion, the winner will be announced within a maximum period of 30 days from the end of the promotion.
- The winning customer will be contacted directly by Mashreq. In case the customer is uncontactable, an email will be sent to the customer requesting them to avail their prize within a period of 30 days. If the customer is still unresponsive after 30 days, said customer will be disqualified from the prize. .
- 1 lucky winner to avail trip for two to the UEFA Champions League Final Cardiff 2017 and 3 lucky winners to avail trip for two to the UEFA Champions League Semi-Final
- The package prize includes airline tickets for two, 4D3N Package with 4 star hotel accommodation, dinners at trendy restaurants and a private tour of the host city, in association with Mashreq and Mastercard.
- Package prize does not include obtaining travel visa for the winners or the co-traveler. Winners of the lucky draw will be responsible to apply and obtain their travel visa at their cost in time before boarding. Mashreq is not liable and/or responsible in the event that the winner is unable to travel or utilize the prize for any reasons whatsoever.
- Mashreq or Mastercard will not be held liable if the visa isn’t obtained on time or declined.
- Mashreq and Mastercard shall provide the winning customer with details of itinerary subject to receiving of valid visa and upon verification of the winning customer’s identity through a valid identity card (such as an emirates ID or driver’s license)
- In order to redeem the prize, the winner will have to visit Mashreq’s assigned location and will be required to produce one of the following valid identity document/card :
 - Emirates ID
 - Passport
 - Driving license
- Copies of the above documents will be retained by Mashreq for legal and record keeping purposes.
- The location to pick up the prize will be directly informed to the winner post the promotion ends by Mashreq
- If the winning customer refuses to accept the prize, his/her name will be eliminated from all subsequent prizes, if any, during this promotion.
- Staff of Mashreq or any subsidiary of Mashreq are excluded from this promotion
- Purchase reversals, refunds and transactions disputed by the eligible card Holder shall be excluded
- For each Cardholder with multiple Mashreq Mastercard Credit Cards, total eligible spends will be clubbed

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to calculate target spends

- Supplementary Cardholder’s spends will be clubbed with the linked Primary Card to calculate spends eligible for the gift
- Transactions done on Mashreq Al Islamic Card, Business Credit Card and Mashreq Corporate Credit Card will not be valid for this promotion
- In case cardholder pays using easy cheque facility, the transaction will not be eligible for the offer
- The prize can be claimed only by the winning customer for redemption of applicable package made available on best effort basis and at the sole discretion of Mashreq and Mastercard within UAE
- One cardholder is eligible to get maximum 1 prize package for the transactions done during the promotion period
- The prize can be claimed and redeemed by the winning customer and cannot be redeemed for cash, exchanged, sold, or transferred to any other person.
- The travel packages and itinerary are fixed, in association with Mastercard and cannot be changed. The prize validity will lapse upon failure to redeem the same on or before the specified date and shall stand forfeited. There will be no reimbursement, replacement, encashment or extension in lieu of this.
- All terms and conditions mentioned by Mastercard and Mashreq to redeem the prize will be applicable at any given point of time.
- Any queries on redeemed prize, availability of required service post receiving the prize by the winning customer need to be directly coordinated with the representative appointed by Mastercard.
- Mashreq does not guarantee the availability or shall not be held liable if cardholder’s are unable to redeem the prize due to any unforeseen reasons. All related enquiries or service issues will need to be dealt with directly between you and Mastercard.
- Mashreq makes no warranties and assumes no liability or responsibility with respect to the services provided by the Mastercard or any affiliated partners
- Mashreq will not be liable if the Mastercard or any affiliated partners withdrew the offer during the promotion period
- Mashreq, at its absolute discretion shall have the right to terminate the cardholder’s Mashreq card account if it believes that is essential to protect the interest of Mashreq. The discounts are provided by the partners and Mashreq will not be responsible incase the goods/ services provided are not to the satisfaction of the cardholder.
- Mashreq reserves the right to notify the eligible cardholder by phone or any other means of communication which Mashreq, in its absolute discretion, deems fit.
- Mashreq reserves the right to publish or display the name picture, identification and city of residence of the eligible cardholder of this offer for advertising and publicity purposes. By participating in this offer, the eligible cardholder hereby consents to and agrees that Mashreq shall be at liberty to publish his/her name, picture and city of residence for advertising and publicity purposes without compensation and/or prior notice.
- Mashreq may, at its absolute discretion, exclude any account/card from the Offer without giving notice and/or reason, including, without limitation, accounts/card which it deems, in its absolute discretion, to be doubtful, delinquent or not managed in a satisfactory manner.
- The excluded / disqualified cardholder shall not, under any circumstances, be compensated.
- 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.

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- Mashreq does not offer or provide any warranties, or accept any responsibility or liability of any kind in respect of this offer and hereby disclaims any and all express or implied warranties with respect of the same.
- Mashreq shall not be in breach of its obligations or otherwise be liable to continue this 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.
- Cardholder's account(s) that are closed or terminated or delinquent during or post the promotion will not be eligible for the Offer.
- Any new credit card application received from cardholder during the promotion period will also go through regular underwriting criteria as per Mashreq approved policy.
- The approval/rejection of the credit card will be solely on Mashreq's discretion based on the approved policy.
- Any new card issued to the cardholder during the campaign period will also be eligible for standard Mashreq features and benefits available to Mashreq cardholder as per the respective card program.
- The issuance of credit card is independent of this OFFER and the cardholder can use the card at any card accepting vendor outlets.
- These terms and conditions are in addition to the respective standard Mashreq card terms and conditions. In the event of any inconsistency, these terms and conditions shall prevail. These terms and conditions are governed by and construed in accordance with the laws of the United Arab Emirates and the Emirate of Dubai.

*Dynamic Currency Conversion (DCC) is a financial service in which holders of credit cards when making a payment overseas or through internet in a foreign currency, have their payment spend converted to their local home currency at the point of sale.