

Member Get Member - Frequently Asked Questions (FAQs)

1. What is the Mashreq Member Get Member Program?

It is an online Referral Program where existing Mashreq Account holders ("Customer"/ "Referrer") can refer their friends/family ("Referred") to apply for a Mashreq Current Account. Customers can refer up to 30 people and will earn AED 200 for each successful referral.

A successful referral is defined as the instance where the Referred person has:

1. Successfully opened a Mashreq Current Account using the same mobile number provided by the Customer during the referral process
2. Deposited at least AED 3,000 in the account

2. Who is eligible under this program?

Mashreq customers with an active Mashreq account are eligible to refer their friends and family. If these referrals include existing Mashreq Account holders, they will not be considered as valid referrals

3. How are Referral Rewards credited to the Customer and what is the cap?

Referral Rewards will be credited to the Customer's Current Account within 60 days on fulfilment of 2 conditions by the Referred person as below:

1. Successfully opened a Mashreq Current Account using the same mobile number provided by the Customer during the referral process
2. Deposited a minimum of AED 3,000 in the account

The Referral Bonus is capped at AED 6,000 per Customer i.e. A Customer can refer up to 30 friends and family members.

4. How to refer?

The Mashreq Member Get Member Program is a completely online process.

A Customer can refer their friends through the online referral form only, either by clicking the link received in the e-mail / SMS or by visiting:

mashreq.com/refer

On this page, the Customer needs to enter his/her mobile number registered with Mashreq to obtain an OTP. On entering the OTP, a referral page will open wherein the Customer can enter his/her referrals. For each referral, a Name and Mobile Number is to be provided. Providing an email address is optional.

Clicking on the 'Submit' button will save the referral's details on the page. Also, upon submission, the Customer can click on the WhatsApp icon to share a pre-generated message with their Referred persons.

Each Referral is valid for 60 days after which it expires.

Mashreq will use the details provided by the Customers to contact the referrals made by them. Details collected will be used in line with Mashreq's Privacy Policy.

5. How can the Referred person apply for a Mashreq Current Account?

The Referred person can click the link from the SMS or the WhatsApp message received to open a Mashreq Current Account or can visit the page:

mashreq.com/new

The Referred person should use the same mobile number on which he/she has received the SMS or WhatsApp message when applying.

The application process also involves completing a few simple steps like uploading the Emirates ID and entering basic personal details that are mandatory and required to open the Mashreq Current Account.

6. How and when will the referral rewards be processed?

Referral rewards will be credited to the Customer's Current Account within 60 days on fulfilment of the conditions by the Referred person.

If the referral reward does not get credited within 60 days of the conditions being met, please call Mashreq on 04 424 4444.