

Member Get Member - Terms and Conditions

1. This Program is applicable to existing Mashreq Account holders ("Customers") whose accounts are active and who wish to refer their friends or family ("Referred") for a Mashreq Current Account
2. Referrals made by a Customer would be valid for a period of 60 days ("Referral Period") The Referred must apply for a Mashreq Current Account within the "Referral Period" through the web link as received through such SMS/WhatsApp message
3. Customers shall enter their mobile number that is registered with Mashreq on the Referral Page
4. Customers can refer a maximum of 30 friends or family members
5. Customers shall provide the correct name and the valid UAE mobile number of each of the Referred on the Referral Page. Providing the referral's email address is optional.
6. 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
7. The Referred must open his/her Mashreq Current Account using the same mobile number provided by the Customer on the Referral Page, else the Customer shall not be eligible for the Referral Bonus
8. In the event a Referred person is already referred by another existing Customer, the Customer later in time shall not be able to refer the previously referred person on the Referral Page
9. Activation of a Referred's account shall be at the sole discretion of Mashreq (the "Bank"), subject further to internal processing requirements and guidelines.
10. The Customer will get a referral reward of AED 200 per successful referral
11. A successful referral is defined as the instance where the Referred person fulfils both conditions mentioned below:
 - a. Successfully opened a Mashreq Current Account using the same mobile number provided by the Customer during the referral process
 - b. Deposited at least AED 3,000 in the account

12. The Referral Reward is subject to a maximum cap of AED 6,000 per Customer
13. Referral Rewards will be credited to the Customer's Mashreq Current Account within 60 days from the date the referral deposits a minimum of AED 3,000 in their new Current Account.
14. Customer account(s) that are closed or terminated or delinquent prior to or during the "Referral Period" shall not be eligible under this Program.
15. Mashreq does not offer or provide any warranties, or accepts any responsibility or liability of any kind in respect of this Program and hereby disclaims any and all express or implied warranties with respect thereto.
16. All entrants/customers must agree to the Terms and Conditions at the time of application. The Terms & Conditions of this Program shall be in addition, and not in substitution / derogation to, the Rules & Regulations governing the use of the Bank Card and/or the Bank's websites. By applying for the Mashreq Current Account through this Program, the Customers shall be deemed to have agreed to be bound by the Terms and Conditions contained therein.
17. The Bank reserves the right, at its absolute discretion, to cancel this program and to amend, supplement and/or revoke these Terms and Conditions at any time without any prior notification to the Customer.
18. These Terms and Conditions are governed by and construed in accordance with the laws of the United Arab Emirates, as applicable in the Emirate of Dubai.
19. In no event shall the Bank, any of its affiliates, or any of its officers, directors, employees or agents shall be liable or responsible for any loss, damage or expense arising out of or otherwise related to this Program.
20. The Bank shall not be in breach of its obligations or otherwise be liable to conduct this Program in the event of any Force Majeure Event. For purposes of these Terms and Conditions, in addition to the meaning of "Force Majeure Event" in the UAE law it shall also mean any and all circumstances beyond the reasonable control of the Bank including, amongst other things, acts of God, industrial disputes, civil disobedience/unrest, war, acts and regulations of any governmental or authority in any jurisdiction. In such circumstances, the Bank's obligations to the customer shall automatically stand discharged without the need to provide notice to that effect.