

Terms & Conditions: CASA WIN 2021 Campaign (April to July 2021)

Offer Details: Maintain or start a new relationship with Mashreq and be rewarded

- The campaign is open to all existing and new to Mashreq NEO, Personal Banking, Mashreq Gold and Mashreq Private Bank clients, who have a Current Account and/or Saving Account (CASA) product relationship during the campaign period (01st April 2021 to 31st July 2021).
- Campaign is applicable to Conventional and Islamic relationships.
- The Existing to Bank clients need to 'Opt-in' to the promotion campaign
- The New to Bank clients will be automatically enrolled into the campaign

Offer valid only on Current Account and Saving Account (CASA) products and will be open to both Existing to Bank and New to Bank clients

- Campaign Period: The offer is between 01st April 2021 to 31st July 2021 ("Campaign Period");
- An opt-in is required from existing CASA customers to be considered as part of the campaign;
- From their registered mobile numbers, clients will be requested to send an SMS with the text '**WIN2021**' to 4250. All the clients who send an SMS, will receive an acknowledgment that they are registered for the WIN2021 campaign;
- Overseas customers can opt-in by sending an email to the allocated Relationship Manager;
- Periodically, customers also will be given the opportunity to opt-in via the Mashreq Mobile app;
- Funds placed into Fixed Deposits or Mashreq Millionaire will not be considered;
- The number of entries to the draw will be allocated based on below criteria:

Deposit Value (AED)	No. of entries to the draw (Current/Existing Funds)*	No. of entries to the draw (New Funds)**	Apple Products (New or existing funds over AED 5,000)	Gold Bar (New or existing funds over AED 25,000)	Car (New or existing funds over AED 50,000)
5,000	1	2			
25,000	5	10			
50,000	10	20			
100,000	20	40			
300,000	60	120			
500,000	100	200			
1,000,000	200	400			

*Current/Existing Funds – Funds in your account as of 31st March 2021

** New Funds – The average balance in CASA will be compared to identify new funding. 31st March 2021 month end balance will be used as the baseline

- Draw will be held monthly with the presence of a representative from the Dubai Economic Department (DED)

- The following prizes will be offered on a monthly basis.
Draw will be held on or before the 25th of the following month.
All prizes will be handed over to the winners, within 60 days post the draw date.

Prize	April 2021		May 2021		June 2021		July 2021	
	All Segments*	Wealth**	All Segments*	Wealth**	All Segments*	Wealth**	All Segments*	Wealth**
Airpods	12	3	12	3	12	3	12	3
Apple watch	4	1	4	1	4	1	4	1
iPhone 12 Pro	3	1	3	1	3	1	3	1
iPad Pro	1	1	1	1	1	1	1	1
Gold Bar	4	1	4	1	4	1	4	1
Mercedes Benz S Class	0	0	0	0	0	0	1	
Total Prizes	24	7	24	7	24	7	24	8

*Mashreq NEO, Personal Banking, Mashreq Gold & Private Banking

**Mashreq Gold & Private Banking

- Eligibility of the customers for the draw is based on, holding the balance throughout the campaign period. i.e. If a customer holds the funds for two months and then withdraws funds, he/she will be eligible for the two months he/she held the money and thereafter will not be eligible for the rest of the campaign period including the grand draw.
- Employees of Mashreq and subsidiaries, along with immediate family (spouse and children), are not eligible to participate in this campaign
- There is no maximum cap for the number of entries
- All prizes cannot be exchanged for other items or cash
- The Bank reserves the right to amend, cancel or change the Campaign at any time without any prior notification to the Client. Any such amendments or supplements shall be provided on Mashreq's website - www.mashreqbank.com / www.mashreqalislami.com or will be notified via email to the registered email records (if any) with the Bank. Prizes once announced, cannot be cancelled/amended.
- Interest/profit and prizes can be forfeited if the Bank has sufficient grounds to believe that the customer has violated any laws or regulations as applicable in UAE or as per the internal Mashreq bank policies.
- 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 the Campaign. Mashreq does not offer or provide any warranties or accept any responsibility or liability of any kind in respect of the Campaign and hereby disclaims any and all express or implied warranties with respect of the campaign.
- These Terms and Conditions are governed by and construed in accordance with the laws of the United Arab Emirates and the Emirate of Dubai. Any dispute connected with this campaign shall be submitted to the exclusive jurisdiction of the courts in Dubai, United Arab Emirates.