**TERMS AND CONDITIONS OF NOVO CINEMA PACKAGE**

**Offer:** Exclusive offer of 50% off on movie tickets to Card Members upon purchase of certain categories of movie tickets from Novo Cinemas in the UAE (“Partner”).

1. To avail the Offer, the Card Member has to subscribe for / activate the “Novo Cinema Package” on their primary Credit Card through any of the below channels.
   i. Contact’s the Bank’s 24 X 7 direct banking center at +9714-424-4444
   ii. [www.mashreq.com/login](http://www.mashreq.com/login)
   iii. SMS “Movies” to 4250
   iv. Visit any of the Bank’s branches

2. Once activated, a Card Member shall be entitled to avail of the Offer as per these T&Cs for every successful Credit Card transaction for the purchase of movie tickets with the Partner. The Offer shall not be available if the transaction is not successful for any reason except for reasons relating to connectivity at the point-of-sale machines.

3. A Card Member availing of this Offer shall be subject to a non-refundable subscription fee of AED 300 per annum, as may be amended from to time (“Subscription Fee”). Upon completion of each year (i.e. 365 days from the initial subscription date) the Offer shall be automatically renewed and the Credit Card shall be debited with the Subscription Fee for each subsequent year of subscription.

4. Card Members subscribing for the Offer shall be entitled to purchase a maximum of 8 movie tickets under the 2D, 3D & IMAX ticket types across ‘Cool’, ‘Cool Prime’ & ‘Edge’ seat types per calendar month (“Monthly Limit”). SKY, 7* (Seven Star) and MX4D ticket types are not eligible for the Offer.

5. Movie tickets purchased in excess of the Monthly Limit shall be charged at full cost of the tickets as specified by the Partner. The upfront discount of 50% off shall be applicable to all tickets purchased including those in excess of the Monthly Limit. However, at the time of posting/settling the transactions on the Credit Card, the Bank’s system shall check to see the number of tickets purchased and in the event it exceeds the Monthly Limit, the differential cost of tickets shall be billed immediately on that Credit Card as a separate transaction.

6. A Card Member can activate the Offer only on the primary Credit Card, not on a supplementary Credit Card or on the TAP n GO Sticker. However a Card Member holding a supplementary Credit Card may avail of the Offer once it has been activated on the primary Credit Card. Tickets purchased using the primary and supplementary Credit Card shall considered in the calculation of the Monthly Limit on a particular Credit Card.

7. If Card Member holds more than one primary Credit Card, the Card Member shall be allowed to subscribe to the Offer on each primary Credit Card and the Subscription Fee shall accordingly be charged on each such Credit Card.

8. At any time, a Card Member may request the Bank to cancel the subscription; however the Subscription Fee already paid shall not be refunded.

9. The Offer is valid only at the below locations of the Partner:

<table>
<thead>
<tr>
<th>S No</th>
<th>Cinema Location</th>
<th>Emirate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Abu Dhabi Mall</td>
<td>Abu Dhabi</td>
</tr>
<tr>
<td>2</td>
<td>World Trade Centre Mall</td>
<td>Abu Dhabi</td>
</tr>
<tr>
<td>3</td>
<td>Baniyas, Bawabat Al Shaq Mall</td>
<td>Abu Dhabi</td>
</tr>
<tr>
<td>4</td>
<td>Cinicity, Al Ghurair Center</td>
<td>Dubai</td>
</tr>
<tr>
<td>5</td>
<td>Dubai Festival City Mall</td>
<td>Dubai</td>
</tr>
</tbody>
</table>
10. The Offer is available for movie tickets purchased at the Partner’s box-office counters, through the Partner’s website in desktop/laptop, Partner’s website through mobile browser or mobile application. Movie Tickets purchased through E-kiosk stations at Partner’s locations shall not be eligible for the Offer.

11. The Bank will not be liable if the Partner withdraws the Offer.

12. The Bank holds the right to discontinue the Offer at any time, without any prior notification.

13. Credit Cards that are closed or terminated or if the Card Member is deemed delinquent prior to activation of the Offer shall not be eligible for the Offer.

14. The Bank may, in its absolute discretion, terminate, cancel or suspend a Credit Card or withdraw the Offer to a particular Card member if it believes that it is essential to protect the interests of the Bank.

15. The Bank may, at its absolute discretion and without incurring any liability whatsoever, exclude any Credit Card from the Offer without giving notice and/or reason, including, without limitation, Credit Cards which it deems, in its absolute discretion, to be doubtful, delinquent or not managed in a satisfactory manner.

16. Purchase reversals, refunds and transactions disputed by the eligible Card Member shall be excluded from the Offer.

17. The Bank reserves the right to communicate with a Card Member by phone or any other means of communication which it, in its absolute discretion, deems fit.

18. The Bank 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 Card Member. Any such amendments or supplements shall be provided on the Bank’s website: www.mashreq.com

19. In no event shall the Bank, any of its affiliates, any of its officers, directors, employees or agents be liable for any loss, damage or expense arising out of or otherwise related to this Offer.

20. The Bank does not offer or provide any warranties, or accept any responsibility or liability of any kind in respect of this Offer and hereby expressly disclaims any and all express or implied warranties with respect of the same.

21. The Bank shall not be in breach of its obligations or otherwise be liable to conduct this Offer as a result of any Force Majeure Event. A Force Majeure Event for the purpose of these terms and conditions, shall mean circumstances beyond the reasonable control of the Bank, the Partner including, amongst other things, acts of God, industrial disputes, acts and regulations of any governmental or authority in any jurisdiction. In such circumstances, the Bank’s obligations, if any, to the Card Member shall automatically stand discharged without the need to provide notice and without incurring any liability.

22. These terms and conditions are in addition to the terms and conditions applicable to the relevant Credit Card and the Partner’s terms and conditions for purchase of movie tickets. In the event of any inconsistency, these T&Cs shall prevail.

23. These T&Cs are governed by and shall be construed in accordance with the laws of the United Arab Emirates and the Emirate of Dubai.

24. The Bank’s decision on all matters relating to the Offer in case of any dispute shall be final and binding on all Card Members.

- “Bank” or “Mashreq” means Mashreqbank psc and all its branches.
- “Card Member” means a Mashreq customer holding a valid Credit Card.
- “Credit Card” means a valid plastic payment card issued to a Card Member in the UAE by the Bank that allows the Card Member to make purchase transactions and unless expressly specified otherwise, includes a supplementary Credit Card.
- “Effective Date” means the period starting from the Credit Card delivery date.
- “Monthly Limit” has the meaning assigned to it in item 4 of these T&Cs.
- “Offer” has the meaning assigned to it in the preamble of these terms and conditions.
- “Partner” has the meaning assigned to it in the preamble of these T&Cs.
- “Subscription Fee” has the meaning assigned to it in item 3 of these T&Cs.
- “T&Cs” means these terms and conditions governing the Offer, as amended from time to time and available on the Bank’s website.

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