

'Win your Dream' campaign

Promotion details:

Customers of Mashreq and Mashreq Al Islami (the “**Bank**”) stand a chance to win ONE of the below 4 grand prizes (“**Grand Prizes**”) and/or weekly cash prizes, as part of the “Win Your Dream campaign” (“**Promotion**”)

1. Audi A3 Car x1
2. World tour x1
3. AED 125,000 Cash prize x1
4. ½ kg Gold x1

4 Grand lucky draws for the above 4 Grand Prizes will be conducted on 20th October 2022 and the names of 4 winners will be announced on Mashreq website by 31st October 2022.

Terms and Conditions of the Promotion

- a) This Promotion will commence on August 14th, 2022 and will continue until the end of October 08th, 2022 (“**Promotion Period**”). The Promotion may, at the Bank’s sole and absolute discretion, be extended beyond the Promotion Period for an additional period.
- b) This Promotion will be valid for new and existing current/savings account customers of Mashreq Neo, Mashreqbank and Mashreq Al Islami (except for Gold, Private Banking, Business Banking and Corporate and Investment Banking Group (CIBG) customers) who complete the below mentioned transactions during the Promotion Period.
- c) This Promotion is not in conjunction with any other promotion held by the Bank or any of its subsidiaries.
- d) Customer will first need to choose one of the aforementioned Grand Prizes on the Mashreq app and enroll themselves to be eligible for the Grand Prize draw as well as the weekly cash prizes. Only those Customers as finally identified and selected by the Bank (in its sole discretion), shall be eligible to receive the prizes under this Promotion. It is hereby clarified that there will only be a cumulative total of 4 winners, whether from Mashreq Neo, Mashreqbank and/or Mashreq Al Islami, for the total of 4 Grand Prizes, as aforementioned.
- e) Each Winner of one of the 4 Grand prizes, shall need to show/provide their original and valid Emirates ID during the prize redemption, for purposes of verification.
- f) The images shown of the prizes/product in the creatives are indicative and for informational/illustrative purposes only. The shape and design of the prizes may differ from the picture shown.
- g) The Bank does not offer or provide any warranties or accepts any responsibility or liability of any kind in respect of this Promotion and hereby disclaims any and all express or implied warranties with respect thereto.
- h) This offer is applicable only for the retail banking customers (i.e. customers of Mashreq Neo, Mashreqbank and Mashreq Al Islami).

- i) Mashreq Al Islami customers will be entitled to earn 'entries' to the draws based on the below mentioned criteria and applicable conditions:

CRITERIA	Entries earned	Applicable conditions
Choose the dream on the Mashreq App	1 entry	Customer earns 1 entry to the Grand Prize draw by choosing the dream and enrolling to the Promotion
Salary transfer	10 entries	Salary Transfer – Salary Transfer of at least AED 500 earns 10 entries each to the Grand Prize draw and weekly draw. A Customer can earn a maximum of 10 entries during the campaign period. A salary transfer will only be recognized by the Bank, if it is credited to the account by the Customer's employer, registered in UAE, using the correct channel and method as recognized by the Bank. A remittance, direct transfer, cash or cheque credit transaction by the Employer will NOT be considered as a salary transfer transaction.
Addition of balances	Every AED 3,000 of deposit earns 2 entries	Every incremental amount of AED 3,000 will earn 2 entries to the Grand Prize draw and weekly draws. E.g., if customer's balance at the start of the Promotion (i.e., 14 th August 2022) across all Mashreq Al Islami accounts and deposits is AED 3,000, and the balance at the end of the Promotion (i.e., 08 th October 2022) is AED 10,000, Customer will earn 4 entries each to the Grand Prize draw (i.e., there are two 3,000's in the incremental balance of AED 7,000).
International remittance	Every 500 remittance earns an entry	International remittances cumulating to AED 500 will earn 1 entry each to the Grand Prize draw and the weekly draw. E.g., if the Customer remits (through QuickRemit or Swift) an amount of AED 1,600 to an international beneficiary during the Period, the Customer will earn 3 entries each to the Grand Prize draw and the weekly draw
Debit Card spends / Credit Card spends	Every 250 spend earns an entry	Customer spends, cumulating to AED 250, on their valid 'Debit or Credit Card' will earn 1 entry each to the Grand Prize draw and the weekly draw. E.g., if the Customer spends an amount totaling to AED 1,500 on their Bank debit/or credit card during the Promotion Period, the Customer will earn 6 entries each to the Grand Prize draw and weekly draw
Takaful (Insurance) (Motor, Life etc.)	10 entries per Takaful (insurance)	Upon opening of the account, customer earns 10 entries each to the Grand Prize draw and the weekly draw
Personal Finance	10 entries per account opening	Customers should apply for the account during the Promotion period (i.e., 14 th August 2022 to 08 th October 2022, both dates inclusive). However, in any event the relevant account must be opened by 13 th October 2022, in order for the Customer to be eligible for the entries towards the Grand draw.
Credit Card	10 entries per credit card account opening	

Bank reserves the right to offer additional entries to all participating customers for a certain period of the campaign.

j) **Weekly draw details:**

25 Customers each week will each win cash prizes worth AED 500. Customers will earn entries for the weekly draws based on the activities performed during the below 8 time periods, based on the same criteria mentioned in point (i) above

	Duration	Draw date
Week1	14 th August – 20 th August	25 th August
Week2	21 st August – 27 th August	01 st September
Week3	28 th August – 03 rd September	08 th September
Week4	04 th September – 10 th September	15 th September
Week5	11 th September – 17 th September	22 nd September
Week6	18 th September – 24 th September	29 th September
Week7	25 th September – 01 st October	06 th October
Week8	02 nd October – 08 th October	13 th October

Winners of the weekly cash prizes will be announced on the Mashreq website within 10 days from the draw date.

- k) The Bank reserves the right, at its absolute discretion, to amend, supplement and/or revoke these Terms and Conditions at any time without any prior notification to the customer.
- l) The Customer is fully entitled to provide his consent on Mashreq App for the purpose of publishing his name in the list of winners on Mashreq Al Islami website. Upon receipt of the consent from the customer and to ensure transparency and integrity of the draw process, the Bank has the right to advertise the winners' names, prize details and nationalities as and when required, at its discretion.
- m) Bank staff shall not be eligible for this Promotion
- n) These Terms and Conditions shall be governed by and construed in accordance with the laws of the United Arab Emirates, as applicable in the Emirate of Dubai. Any dispute arising under and in connection with this Promotion shall be referred to the courts of Dubai as far as this does not conflict with the Shari'ah standards as determined By AAIOFI and interpreted by the Internal Shari'ah Supervision Committee of Mashreq Al Islami.
- o) 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 Promotion.
- p) The Bank shall not be in breach of its obligations or otherwise be liable to conduct this Promotion in the event of any Force Majeure Event. For purposes of these Terms and Conditions, "Force Majeure Event" shall mean any and all circumstances beyond the reasonable control of the Bank including, amongst other things, acts of God, global health scare, 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.