

## Salaam Points Earning Structure for Cards, Accounts & Deposits

### CARDS

NAME(S)	DOMESTIC SPENDS	INTERNATIONAL SPENDS
<b>CREDIT CARDS</b>		
Mashreq Al Islami Emirati Solitaire*	<ul style="list-style-type: none"> <li>6 Points on all spends</li> </ul>	6 Points on all spends
Mashreq Al Islami Platinum*	<ul style="list-style-type: none"> <li>3 Points on Dining &amp; Supermarket</li> <li>1 Point on other spends</li> </ul>	5 Points on all spends
<b>DEBIT CARDS</b>		
Mashreq Al Islami Debit card	1 Point for every AED 6 spent	1 Point for every AED 3 spent
Mashreq Al Islami Gold Debit Card	1 Point for every AED 3 spent	1 Point for every AED 1.50 spent

No Salaam Points are applicable on utility bill payments via Mashreq Online or Mashreq Mobile.

**\*Note:**

- International spends mean purchases made in any foreign (non-AED) currency.
- Airlines, Hotels, Travel, Dining, Supermarket, Govt. Payments, Utilities, Education, Charity, Fuel, Rental and Telecom transactions are categorized based on Merchant Category Codes (MCCs) which are defined by VISA/Mastercard.  
Mashreq reserves the right to select/amend the list of MCCs under each category at its sole discretion. The decision of Mashreq Al Islami in this regard shall be final and binding on customers.
- Other local spends refer to:
  - MAI Emirati Solitaire credit card:** Refers to AED spends in categories other than airlines, hotels, travel, govt. payments, utilities, education, charity, fuel, rental and telecom.
  - MAI Platinum Elite credit card:** Refers to AED spends in categories other than dining & supermarkets.

Please refer to the below list, for the eligible MCCs under the mentioned categories.

Category	MCCs under selected category
Airlines/Hotel/Travel	3596, 3740, 3112, 3361, 3617, 3299, 3536, 3635, 3654, 3785, 3056, 3544, 3728, 3667, 3427, 3423, 3813, 3824, 3631, 3765, 3661, 3662, 3609, 3644, 3771, 3793, 3364, 3400, 3572, 3505, 3650, 3693, 3228, 3629, 3541, 3607, 3720, 3633, 3658, 5309
Dining	5811, 5812, 5813, 5814, 7011
Supermarket	5411, 5311, 5331, 5462, 5441, 5451, 5422, 5499
Govt. Payments, Utilities, Education, Charity, Fuel, Rental & Telecom	4784, 7523, 5541, 5542, 8398, 8211, 8220, 8241, 8244, 8249, 8299, 9211, 9222, 9223, 9311, 9399, 9402, 4900, 4111, 4121, 6513, 4814

**ACCOUNTS & DEPOSITS** To earn Salaam Points, you must have 2 or more products under the same Customer Identification Number (CIF) and also hold a valid Credit or Debit Card.

NAME(S)	AVERAGE BALANCE	POINTS EARNED
<b>Savings Account</b>	AED 50,000 - AED 499,999	375
	AED 500,000 - AED 999,999	1,500
	AED 1,000,000 - AED 2,999,999	2,000
	AED 3,000,000 & above	10,000
<b>Easy Saver Account</b>	AED 50,000 - AED 499,999	250
	AED 500,000 - AED 999,999	500
	AED 1,000,000 - AED 2,999,999	2,000
	AED 3,000,000 & above	5,000
<b>Term Deposits</b>	AED 100,000 - AED 499,999	250
	AED 500,000 - AED 999,999	500
	AED 1,000,000 - AED 2,999,999	2,000
	AED 3,000,000 & above	5,000

## Salaam Points Redemption

Salaam Points can be redeemed for the following :

Salaam Points Redemption options	Salaam Points	Conversion
Salaam Points to cashback on mashreq Mobile	380	1 AED
Salaam Points redemption on Mashreq POS and rewards partner site	303	1 AED
Salaam points to skyward miles	32	1 Skywards Mile
Salaam Points to Etihad Guest Miles	22	1 Etihad Guest Mile
Salaam Points to Qatar Airways Privilege Club Avios	17	1 Avios