

## **Mashreq noon Credit Card x noon One Offer for Existing Mashreq noon Credit Card Customers**

### **Terms & Conditions**

Offer Period: 10 March 2024 to 15 April 2024, both days inclusive

#### **Offer:**

- **Extra 5% Cashback, capped to AED 200**, for spends on noon, NowNow, SIVVI during the Offer Period on Mashreq noon Credit Cards, if a card is set up before **March 10, 2024 and the customer has a valid noon One membership as of 29 February 2024.**
- 5% cashback for spends on noon, NowNow, SIVVI will continue to apply as a regular product feature on Mashreq noon Credit Cards and will be credited as per the existing terms and conditions of Mashreq noon Credit Cards.
- Existing noon One members are defined as the customers who hold a valid noon One membership as of 29 February 2024.
- The Offer is valid for cardholders i.e. customers who are existing noon One members and existing Mashreq noon credit cardholders whose Mashreq noon Credit Cards are set up before 10 March, 2024.
- Cardholders will be entitled to earn cashback for monthly spends equal to or not exceeding the assigned credit limit on the Mashreq noon Credit Card.
- Extra 5% cashback will be given to eligible customers by 31 May 2024 (Fulfillment Date).
- Cardholder needs to be a noon One member and transact with Mashreq noon Credit Card to avail the Offer.
- Cardholder must hold a valid noon One membership as of 29 February 2024, and continue to be noon One members as of the Fulfillment Date.
- Cashback will be provided in the form of noon credits and only in the primary cardholder's account, i.e. in the noon account mapped to the email address that is provided at the time of card application.

- Mashreq noon Credit Card needs to be active and in good standing as of the Fulfillment Date.
- Offer will not apply on noon gift cards.
- The cashback earned by a supplementary Mashreq noon Credit Card cardholder(s) will accrue to the account of primary Mashreq noon Credit Card cardholder(s) Cardholder as per the Terms and Conditions of the Offer.

**General Terms and Conditions:**

- The Offer cannot be redeemed in cash in whole or in part and cannot be used in conjunction with any other offer promotion during the Offer Period.
- By enrolling for the Offer, the cardholder authorizes Mashreqbank psc (Mashreq or the Bank) to provide his/her information that is necessary to fulfill the registration/enrolment process of the offer to its third-party service providers. Further, the cardholder confirms that he/she has read, understood and agrees to be bound by the mechanics of the Offer.
- The Offer is only valid for customers who are existing noon One members and have a valid Mashreq noon Credit Card set up during the Offer Period i.e. 10 March – 15 April 2024 and in good standing as of the Fulfillment Date.
- Cardholders transacting during the Offer Period shall be deemed to have accepted their participation in the Offer as per these Terms and Conditions of the Offer.
- If the cardholder violates any of these terms, the Offer will be invalid.
- Mashreq reserves the right to notify the cardholders of the Offer by phone or any other means of communication which Mashreq, in its absolute discretion, deems fit.
- Without prejudice to the foregoing, and to the fullest extent permitted by law, Mashreq shall not be liable to any person for any loss, damage, expenses or claim (whether direct or indirect) in relation to any personal injury, death, false

representation, damage or omission arising from or in connection with the usage or attempted usage of the Offer or goods and/or services provided under the Offer representation, damage or omission arising.

- It is the cardholder's responsibility to ensure that details such as mobile number and email ID provided to Mashreq are correct. Cardholder's name should be correctly updated in Mashreq's records.
- Mashreq reserves the right in its absolute discretion to amend, supplement, suspend or terminate this Offer or its associated terms and conditions without any prior notice. For the avoidance of doubt, the amendment, suspension or termination of this Offer by Mashreq shall not entitle the cardholder or winner to any claim, compensation of loss or damages from Mashreq
- The Bank has the sole right to exclude and/or disqualify any cardholder from participating in the offer at any given time for any reasons whatsoever without giving any prior notification to such cardholder. Any excluded/disqualified cardholder from the offer shall not, under any circumstances, be compensated by the Bank in any event whatsoever.
- Mashreq, at its absolute discretion shall have the right to terminate the cardholder's Mashreq card account in order to protect Mashreq's interests in any manner whatsoever.
- 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 this Offer.
- Mashreq shall not be in breach of its obligations or otherwise be liable to conduct the Offer as a result of any Force Majeure Event. A Force Majeure Event in these terms and conditions, shall mean circumstances beyond the reasonable control of Mashreq and unforeseeable situations including, amongst other things, acts of God, industrial disputes, acts and regulations of any governmental or authority in any jurisdiction, epidemics, pandemics, diseases or public health emergencies, etc. In such circumstances, Mashreq's obligations to the

cardholder shall automatically stand discharged without the need to provide notice.

- Mashreq does not offer or provide any warranties, nor accept any responsibility or liability of any kind in respect of the Offer and hereby disclaims any and all express or implied warranties with respect of the same. Mashreq shall not be responsible if the quality of goods or services provided by any merchant are not up to the satisfaction of cardholders.
- These Terms and Conditions are to be read in conjunction with Mashreq's credit card general terms and conditions and Mashreq noon Credit Card general terms and conditions governing the card and the cardholder agrees to be unconditionally bound by the same. In the event of any conflict or inconsistency between these terms and conditions of the offer and the general credit card and Mashreq noon Credit Card terms and conditions, these Terms and Conditions will prevail only to the extent of the Offer.
- The Offer along with its Terms and Conditions are governed by and construed in accordance with the laws of Dubai, United Arab Emirates without prejudice to resolutions, notices, framework or any guidance/advises from the Central Bank of UAE.
- Any complaints/inquiries by cardholders in relation to the Offer will only be entertained until 60 days from the Offer end date.
- Mashreq's decision on all matters and/or disputes relating to this Offer shall be final and binding on all cardholders.
- Mashreqbank psc and Mashreq Al Islami (The islamic window of Mashreqbankpsc), a bank licensed and regulated by the UAE Central Bank.
- If there are any discrepancies between the english version and arabic version of the terms and conditions, the english version shall prevail.