

Mashreq sMiles Credit Card: Frequently Asked Questions

Mashreq sMiles Card Program

Q1. Why should I apply for the Mashreq sMiles Credit Card? What are its benefits?

- A1. The Mashreq sMiles credit card is your **Ultimate Travel Companion**, as it gives you:
- More *sMiles* on every spend
 - Instant redemption for free flights, hotel stays & holiday packages, and,
 - Fantastic travel-related benefits

Q2. What are sMiles?

A2. sMiles are the miles earned on the “Card” on every purchase transaction. “sMiles” will be earned on transactions made by the “principal cardholder” as well as “supplementary cardholder”.

Q3. What are the annual fees on the card?

A3. The Mashreq sMiles Card comes with an Annual Fee of AED 300 per year. You can get this back through sMiles within the first year – 10,000 sMiles (AED 100) on payment of the annual fee, 10,000 sMiles (AED 100) on spending AED 5000 within the first month, and 10,000 sMiles (AED 100) on spending AED 40,000 in the first 12 months.

Q4. How are sMiles different from any other ‘airline frequent flyer’ program?

A4. You can redeem your Mashreq sMiles to book air-tickets or hotels or bespoke travel experiences either for yourself, or your loved ones on **any airline, anytime** and **anywhere** in the world.

1. Any Airline: Redeem your sMiles to book air-ticket in more than 300 airlines available at www.mashreqsmilescard.com to fly to your destination. In other words, simply fly your airline of choice.
2. Any Time: With Mashreq sMiles, you can book and travel anytime. No BLACK-OUT dates at all, no need to worry about availability of special seats, no restrictions...just plan your holidays at your terms.
3. Anywhere: Your travels do not need to originate from or end to Dubai. For instance, you may book

tickets from Singapore to London or Cairo to Nairobi.

4. Anyone: Let your loved ones travel on tickets booked using your Mashreq sMiles to any destination. You can book for yourself, your family or your friends.

Moreover, you would earn the “airline frequent flyer rewards” with the airline that you travel while redeeming your Mashreq sMiles.

Q5. How many sMiles can I earn?

A5. There are no limits, no thresholds, no tiers and no caps to sMiles earning. There is no minimum spend required to start earning sMiles. As you spend more, you accumulate more sMiles in your account.

Q6. Will I get sMiles on discounted spends I make on the card?

A6. Absolutely. You will earn sMiles on the discounted spends on the Card.

Q7. What happens to the sMiles I have earned in case of a transaction reversal?

A7. In the case of a reversal of a transaction, the sMiles earned for that transaction will also be reversed. sMiles will be awarded to only actual purchase transactions.

Q8. Will I earn sMiles on spends done on my supplementary card?

A8. sMiles will be earned on spends made on the supplementary card as well. However, please note that the sMiles can be redeemed only against the Primary Card account and will appear only on the statement of the Primary Card account.

Q9. Will my sMiles earned be cancelled when I cancel my Card?

A9. Yes. sMiles that have not been redeemed prior to 18 months or the cancellation of the Card will be forfeited. So be sure to redeem your sMiles before you cancel your card.

Q10. How do I check my sMiles balance?

A10. Your sMiles account on www.mashreqsmilescard.com will always have your updated sMiles. Please visit the site to get the latest information regarding your available sMiles as well as redemption history.

The updated sMiles balance will also appear in the monthly credit card statement sent to you. The sMiles mentioned in the statement will be the sMiles available on your sMiles account as of the month's billing.

Q11. When will sMiles get credited to my sMiles Account?

A11. sMiles earned on your credit card will get credited into your account within 48 hours of the purchase transaction reflecting in your card account.

Q12. In what circumstances will I not be eligible to earn or redeem sMiles on my card?

A12. While the Mashreq sMiles Credit Card offers you the fastest route to earning sMiles, there are some circumstances under which sMiles cannot be earned. In the event you are past due on the minimum payments across any of your Mashreq Credit Cards or if your sMiles card is under dispute, reported lost/stolen, captured by ATM or cancelled, your sMiles account will be temporarily blocked and you will not be able to redeem on your sMiles Credit Card until all overdue payments are made and accounted for in your card account, or till the status of your card is corrected back to active status. During this time, the accrual will continue.

On the occasion of account closure or payment overdue for more than 90 days, the sMiles account will be permanently deleted and all sMiles will be lost.

Q13. Are there any categories where I cannot earn sMiles?

A13. sMiles will not be earned on transactions made for Charities and Government related services, and Bill or Utility payments. All other transactions are applicable for sMiles earning.

Q14. How can I redeem sMiles?

A14. sMiles can be redeemed on www.mashreqsmilescard.com

Q15. What can I redeem sMiles for?

A15. sMiles can be redeemed for airline tickets across 300 airlines, hotel stays across 200,000 hotels, and other travel services such as car rentals, marhaba, visa services, etc.

Q16. Will I earn Cash Back on my sMiles credit card?

A16. You will not earn Cash Back or any reward points on your sMiles card.

Q17. How do I login to the Mashreq Smiles portal?

A17. You need to register yourself in the portal. Registration is a very simple, three step process:

Step 1: Visit the Mashreq sMiles link, enter your registered mobile number and email id or date of birth and click 'activate'

Step 2: The portal sends you an OTP (one time password) on your registered mobile number with Mashreq Bank. This will be the same mobile number you have just entered to activate.

Step 3: Enter the OTP in the space provided and click to activate your account. The portal will take you to your account home screen. We recommend that you take a few minutes to browse the portal to discover the power of Mashreq sMiles. Happy Journey!

Q18. Can I use my Mashreq Online banking credentials to transact on Mashreq sMiles website?

A18. No, you need to separately register yourself at Mashreq sMiles portal through the process described in Answer number 17 (above). Your mobile number registered at Mashreq Bank is your login id and you need to create an independent password while activating your Mashreq sMiles account.

Q19. Do I need to register/log-in separately on Mashreq sMiles website?

A19. Yes, the registration/log-in process on Mashreq sMiles website is independent of your access to Mashreq Bank's online banking.

Q20. Is my e-mail address required for my Mashreq sMiles account?

A20. It is mandatory to provide your email address and mobile number during the booking process. This helps us to authenticate you and send you the relevant communications including your itinerary/receipts of your booking. We also communicate the same to the airline, hotels or the respective service providers should they need to get in touch with you, in case of unforeseen circumstances (for instance: rescheduling of flight or cancellation etc.).

Q21. When can I start redeeming my Mashreq sMiles?

A21. You can start redeeming your Mashreq sMiles as soon as they get credited to your account. You don't need to have any minimum sMiles to start redeeming.