

Frequently Asked Questions (FAQs)

➤ **What is Mashreq Neo Referral Program?**

It is an online Referral Program for a prospective customer who does not have a Mashreq Neo account yet. Existing Mashreq Neo CASA customers (“**Customer**”/ “**Referrer**”) can refer their friends/family (“**Referee**”) to apply for a Mashreq Neo Smart account through this program. For each successful Mashreq Neo Smart account opened, the Customer will get AED 100 credited to his/her Neo account on funding of AED 2,000 by the Referee. A valid Neo Account means that the Referee has applied according to the terms of the program.

➤ **Who is eligible under this program?**

Anyone who is interested in a Mashreq Neo account including existing Mashreq customers are eligible for this campaign. However, the Referee should not be an existing Mashreq Neo customer.

➤ **How is the Referral Bonus credited to the Customer and what is the cap?**

Referral Bonus of AED 100, would be credited to the Customer’s Neo account within 60 days of Smart account opening and successful funding of minimum AED 2,000 by the Referee. The Referral Bonus is capped at AED 2,000 per Customer per year i.e. A Customer can refer up to 20 friends and family members.

➤ **How to refer?**

Mashreq Neo Referral Program is a completely automated online campaign. Customer has to refer their friends through the online referral form only, either by clicking the link received in the e-mail / SMS / by accessing <https://www.mashreqneo.com/refer> or by sending ‘REFER’ to 4250. The online referral form asks for the Customer’s mobile number registered with Mashreq Neo and Referee’s details (Name & Mobile Number).

Upon submission of this referral form, Customer should click the WhatsApp icon to share the pre-generated message (with Google Play / App Store link of Mashreq Neo App) with their successfully Referred friends.

➤ **How many friends can be referred in one attempt?**

In each attempt a Customer can refer up to 5 friends. If he / share wants to refer more, they can do so immediately after the first attempt, by clicking **Refer Now** in the Thank You page.

➤ **How can Referee apply for a Mashreq Neo account?**

Referee can click the Google Play / App Store link from the WhatsApp message sent by Customer or can directly download Mashreq Neo App from Google Play / App Store or visit the Mashreq Neo website. Neo account can be opened instantly on the App by completing few simple steps including Emirates ID scan and few other basic details.

➤ **How and when will the Referral Bonus be processed?**

The Referral Bonus will be directly credited to the Customer’s Neo account within 60 days of account opening and successful funding of AED 2,000 by the Referee. If the Referral Bonus does not get credited within 60 days, please call Mashreq Neo Support on +971-4-424-6666.

➤ **How much Referral Bonus would be credited if the Referred opens a Mashreq Neo Basic or Mashreq Neo Savings account?**

For all referrals made by a customer post March 21, 2019, the Customer will receive Referral Bonus only if the Referred opens a Mashreq Neo Smart account. No Referral Bonus would be credited for if Referred opens a Mashreq Neo Basic account or Mashreq Neo Savings account.

However, for all referrals made by a customer till March 21, 2019, the Customer will receive Referral Bonus for each Mashreq Neo account opened and funded with AED 1,000.

➤ **Is there a validity for a Referral?**

Yes. Each Referral is valid till 31st July 2019.