



GREEN VEHICLE FINANCE CAMPAIGN

Campaign Period	<ul style="list-style-type: none"> Valid from 29 Aug 2023 till 31st Dec 2023 																
Main Target Segment	<ul style="list-style-type: none"> Qatari Nationals with salary transfer to the Bank Non Qataris with salary transfer to the bank 																
Eligible Green Vehicles	<ul style="list-style-type: none"> All new Electric vehicles offered from Authorized car companies in Qatar All new Hybrid vehicles offered from Authorized car companies in Qatar 																
Minimum Salary Amount to Qualify	<ul style="list-style-type: none"> QR 10,000 per month for Qataris QR 20,000 per month for non-Qataris 																
Minimum Finance Amount to Qualify	<ul style="list-style-type: none"> QR 50,000 																
Maximum Finance amount	<ul style="list-style-type: none"> QR 2,000,000 including profit for Qataris QR 400,000 including profit for non-Qataris 																
Maximum Finance Tenure	<ul style="list-style-type: none"> Up to 6 years for Qataris Up to 4 years for non-Qataris The above tenure includes grace period, if any 																
Maxim Loan to value	<ul style="list-style-type: none"> Up to 100% LTV for Qataris (Car Quotation) Up to 80% for Non-Qataris (Car Quotation), down payment of at least 20% required 																
Offer Details	<ul style="list-style-type: none"> Profit rate equal to QCB Lending rate Assured BONUS AVIOS Points from Qatar Airways Privilege Club as per the grid below <table border="1"> <thead> <tr> <th>FINANCE AMOUNT</th> <th>BONUS AVIOS POINTS</th> </tr> </thead> <tbody> <tr> <td>50K ≤ Finance < 100K</td> <td>15,000</td> </tr> <tr> <td>100K ≤ Finance < 250K</td> <td>30,000</td> </tr> <tr> <td>250K ≤ Finance</td> <td>50,000</td> </tr> </tbody> </table> <ul style="list-style-type: none"> Employees of Qatar Airways only will receive equivalent cash back for the BONUS AVIOS Points as under: <table border="1"> <thead> <tr> <th>FINANCE AMOUNT</th> <th>For QA employees</th> </tr> </thead> <tbody> <tr> <td>50K ≤ Finance < 100K</td> <td>QR 1,000</td> </tr> <tr> <td>100K ≤ Finance < 250K</td> <td>QR 2,000</td> </tr> <tr> <td>250K ≤ Finance</td> <td>QR 3,000</td> </tr> </tbody> </table>	FINANCE AMOUNT	BONUS AVIOS POINTS	50K ≤ Finance < 100K	15,000	100K ≤ Finance < 250K	30,000	250K ≤ Finance	50,000	FINANCE AMOUNT	For QA employees	50K ≤ Finance < 100K	QR 1,000	100K ≤ Finance < 250K	QR 2,000	250K ≤ Finance	QR 3,000
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Key Conditions	<ul style="list-style-type: none"> Minimum finance amount is QR 50,000 Rewards will be paid out only after finance amount is disbursed The BONUS AVIOS points will be credited within 60 days of the finance amount being disbursed. Customer must have a valid Qatar Airways Privilege Number and once provided, cannot be changed Qatar Airways employees, if any, will receive the cash back into their credit card account only. 																
Claw Back	<ul style="list-style-type: none"> There is no claw back for the rewards if the customer closes his finance deal pre-maturely. 																
Maximum Age at end of Tenure	<ul style="list-style-type: none"> 70 years – Qatari 60 years – Expats 																
Grace period	<ul style="list-style-type: none"> Up to 3 months Grace period is allowed for all customers 																
Income Sources Allowed	<ul style="list-style-type: none"> Income must be from Salary 																
Salary Transfer	<ul style="list-style-type: none"> Mandatory 																
End of Service Benefits	<ul style="list-style-type: none"> Mandatory to transfer to the bank for Non-Qataris only 																
Takaful Insurance	<ul style="list-style-type: none"> Mandatory to be paid by customer Masraf Al Rayan will provide Takaful Life Insurance through Group Insurance Policy issued by Damaan Islamic Insurance Company (Beema) 																
Early Settlement Charges	<ul style="list-style-type: none"> 10% of outstanding profit payable if settled with own funds 100% of outstanding profit payable if liability is transferred to another bank. 																