



## OFFER FOR SALARY TRANSFER CUSTOMERS

<b>Campaign Period</b>	<ul style="list-style-type: none"> <li>Valid from 8th August 2023 Till 15 October 2023</li> </ul>
<b>Main Target Segment</b>	<ul style="list-style-type: none"> <li>Qatari Nationals with salary transfer to the Bank</li> <li>Non Qataris with salary transfer to the bank</li> </ul>

## OFFER FOR NEW SALARY TRANSFER CUSTOMERS

<b>Minimum Salary Amount to qualify</b>	<ul style="list-style-type: none"> <li>QR 10,000 per month for Qataris</li> <li>QR 20,000 per month for Non-Qataris</li> <li>BONUS AVIOS POINTS from Qatar Airways Privilege Club as per the Grid below</li> </ul> <table border="1"> <thead> <tr> <th>Monthly Salary</th> <th>BONUS AVIOS POINTS</th> </tr> </thead> <tbody> <tr> <td>10K ≤ Salary &lt; 35K</td> <td>25,000</td> </tr> <tr> <td>35K ≤ Salary</td> <td>50,000</td> </tr> </tbody> </table>	Monthly Salary	BONUS AVIOS POINTS	10K ≤ Salary < 35K	25,000	35K ≤ Salary	50,000
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<b>Rewards</b>	<ul style="list-style-type: none"> <li>Employees of Qatar Airways only will receive cash back as reward instead of AVIOS points</li> <li>1. Cash Back Amount will not exceed 5% of the salary transferred</li> <li>2. Cash Back Amount will not exceed QR 5,000</li> </ul>						
<b>Key Conditions</b>	<ul style="list-style-type: none"> <li>The above BONUS AVIOS points are given one time only and only after transfer of the first salary transferred to Masraf Al Rayan</li> <li>The BONUS AVIOS points will be credited within 60 days of the first salary being transferred</li> <li>Customer must have a valid Qatar Airways Privilege Number and once provided, cannot be changed</li> <li>Qatar Airways employees, if any, will receive the cash back into their credit card account only.</li> </ul>						
<b>Claw Back</b>	<ul style="list-style-type: none"> <li>There is no claw back for the rewards if the customer closes his account or stops transferring his salary</li> </ul>						

## OFFER FOR PERSONAL AND VEHICLE FINANCE AGAINST SALARY TRANSFER

<b>Minimum Finance Amount to Qualify</b>	<ul style="list-style-type: none"> <li>QR 50,000</li> </ul>																
<b>Maximum Finance amount</b>	<ul style="list-style-type: none"> <li>QR 2,000,000 including profit for Qataris</li> <li>QR 400,000 including profit for Non Qataris</li> </ul>																
<b>Maximum Finance Tenure</b>	<ul style="list-style-type: none"> <li>Up to 6 years for Qataris</li> <li>Up to 4 years for non-Qataris</li> <li>The above tenure includes grace period, if any</li> </ul>																
<b>Assured Rewards</b>	<table border="1"> <thead> <tr> <th>FINANCE AMOUNT</th> <th>BONUS AVIOS POINTS</th> </tr> </thead> <tbody> <tr> <td>50K ≤ Finance &lt; 100K</td> <td>15,000</td> </tr> <tr> <td>100K ≤ Finance &lt; 250K</td> <td>30,000</td> </tr> <tr> <td>250K ≤ Finance</td> <td>50,000</td> </tr> </tbody> </table> <p>Employees of Qatar Airways only will receive equivalent cash back for the BONUS AVIOS Points as under:</p> <table border="1"> <thead> <tr> <th>FINANCE AMOUNT</th> <th>For QA employees</th> </tr> </thead> <tbody> <tr> <td>50K ≤ Finance &lt; 100K</td> <td>QR 1,000</td> </tr> <tr> <td>100K ≤ Finance &lt; 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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<b>Key Conditions</b>	<ul style="list-style-type: none"> <li>Minimum finance amount is QR 50,000</li> <li>Where a customer is topping up his existing finance, only the Top Up Amount will qualify for the Reward.</li> <li>Rewards will be paid out only after finance amount is disbursed</li> <li>The BONUS AVIOS points will be credited within 60 days of the finance amount being disbursed.</li> <li>Customer must have a valid Qatar Airways Privilege Number and once provided, cannot be changed</li> <li>Qatar Airways employees, if any, will receive the cash back into their credit card account only</li> </ul>																
<b>Claw Back</b>	<ul style="list-style-type: none"> <li>There is no claw back for the rewards if the customer closes his finance deal pre-maturely.</li> </ul>																
<b>Maximum Age at end of Tenure</b>	<ul style="list-style-type: none"> <li>70 years – Qatari</li> <li>60 years – expats</li> </ul>																
<b>Grace period</b>	<ul style="list-style-type: none"> <li>Up to 3 months Grace period is allowed for all customers</li> </ul>																
<b>Income Sources Allowed</b>	<ul style="list-style-type: none"> <li>Income must be from Salary</li> </ul>																
<b>Salary Transfer</b>	<ul style="list-style-type: none"> <li>Mandatory</li> </ul>																
<b>End of Service benefits</b>	<ul style="list-style-type: none"> <li>Mandatory to transfer to the bank for Non-Qataris only</li> </ul>																
<b>Takaful Life</b>	<ul style="list-style-type: none"> <li>Mandatory to be paid by customer</li> <li>Masraf Al Rayan will provide Takaful Life Insurance through Group Insurance Policy issued by Damaan Islamic Insurance Company (Beema)</li> </ul>																
<b>Profit Rate</b>	<ul style="list-style-type: none"> <li>Salary &lt; QR 35K: QCB + 1.50%</li> <li>Salary ≥ QR 35K: QCB + 1.25%</li> <li>Special rate from the bank (QCB + 1.00%) for Top Up ( Personal Finance deals ) where all existing deals are being consolidated into one deal</li> </ul>																
<b>Early Settlement Charges</b>	<ul style="list-style-type: none"> <li>10% of profit payable if settled with own funds</li> <li>100% of profit payable if liability is transferred to another bank.</li> </ul>																

## OFFER FOR REFER AND REWARD

<b>Assured Rewards</b>	<ul style="list-style-type: none"> <li>8,000 BONUS AVIOS points for every successful referral of a new Salary Transfer customer to MAR</li> <li>QR 500 as cash back if a successful referral has been made by a Qatar Airways employee</li> </ul>
<b>Key Conditions</b>	<ul style="list-style-type: none"> <li>The customer referred must transfer his/her salary to MAR</li> <li>The minimum salary of the transferred customer must be QR 35,000</li> <li>Rewards will be paid out only after transfer of the first salary of the referred customer.</li> <li>The BONUS AVIOS points will be credited within 60 days of the referred customer's first salary credit to MAR.</li> <li>The referring customer must have a valid Qatar Airways Privilege Number and once provided, cannot be changed</li> <li>Qatar Airways employees, if any, will receive the cash back into their credit card account only.</li> <li>The referral must be documented with MAR through an email to an MAR representative or relationship manager before the account of the referred customer is open. (Referrals post the account being opened will not qualify for the reward)</li> <li>There is no restriction to the number of referrals which can be made</li> </ul>
<b>Claw Back</b>	<ul style="list-style-type: none"> <li>There is no Claw back if the referred customer was to close his account</li> </ul>