



## GREEN VEHICLE FINANCE CAMPAIGN

<b>Campaign Period</b>	<ul style="list-style-type: none"> <li>Valid from 29 Aug 2023 till 31st Dec 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>																
<b>Eligible Green Vehicles</b>	<ul style="list-style-type: none"> <li>All new Electric vehicles offered from Authorized car companies in Qatar</li> <li>All new Hybrid vehicles offered from Authorized car companies in Qatar</li> </ul>																
<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> </ul>																
<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>Maxim Loan to value</b>	<ul style="list-style-type: none"> <li>Up to 100% LTV for Qataris (Car Quotation)</li> <li>Up to 80% for Non-Qataris (Car Quotation), down payment of at least 20% required</li> </ul>																
<b>Offer Details</b>	<ul style="list-style-type: none"> <li>Profit rate equal to QCB Lending rate</li> <li>Assured BONUS AVIOS Points from Qatar Airways Privilege Club as per the grid below</li> </ul> <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> <ul style="list-style-type: none"> <li>Employees of Qatar Airways only will receive equivalent cash back for the BONUS AVIOS Points as under:</li> </ul> <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
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																
<b>Key Conditions</b>	<ul style="list-style-type: none"> <li>Minimum finance amount is QR 50,000</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 Insurance</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>Early Settlement Charges</b>	<ul style="list-style-type: none"> <li>10% of outstanding profit payable if settled with own funds</li> <li>100% of outstanding profit payable if liability is transferred to another bank.</li> </ul>																