

How to be a millionaire?

Nothing quite compares to the million dollar smile on a Mashreq Millionaire's face states **Omar Saleem Asghar**, Senior Vice President and Head of Wealth Management, Mashreq Bank



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Are the weekly draws introduced now because Mashreq is the sponsor of DSF?

DSF is a globally recognized event that drives spends. Mashreq has been a proud sponsor and partner of DSF for 14 years in a row. One of our major activities in DSF was to conduct a major MashreqMillionaire draw dedicated for DSF. The first weekly draw will take place on the 15th of February as part of the closing ceremony of DSF. We believe that this is the best time to launch the new MashreqMillionaire product. However, the weekly draw (that will be held in commercial centres like malls) will continue till the end of 2009 announcing a new millionaire every Thursday. As a matter of fact, tourists and visitors to UAE too are eligible to invest in the MashreqMillionaire draws and DSF always manages to attract visitors to UAE.

What is the idea behind weekly draws?

We want to provide our customers support and opportunity at this challenging time. What better timing than now when the world is feeling the crunch and liquidity is scarce? Mashreq has a legacy of innovative offerings that have inspired product development in the region, such as credit cards, ATM machines and much more. It is interesting to note that MashreqMillionaire has distributed over Dh280 million in its lifespan of 14 years creating more than 170 millionaires.

The change happened after careful study of the market and through research with our clients. We wanted to respond to our client's needs and by offering them more opportunities to potentially gain highly lucrative upsides on their investments.

The bank is growing and will continue to enhance its services. While we have committed to giving Dh1 million every week as prize money, we are positive to see an increase in deposits due to the attractive offering we are presenting, especially that MashreqMillionaire is a risk free, capital guaranteed investment that can be redeemed at any time.

The value of each saving certificate still remains Dh1000 as our research confirms that it is a comfortable investment size for our target customers.

How and when was MashreqMillionaire conceptualized?

Like the UAE, our customers have aspirational goals for success and Mashreq would like to participate in some way to be able to facilitate this ambition. This was the conceptual idea, to lend a hand to our customers to achieve their

"We are tapping realistic dreams through the weekly draws. We are glad that we are able to help people."

ambitions. MashreqMillionaire has been in existence for the past 14 years and it is now an iconic product of Mashreq.

How can one qualify for the MashreqMillionaire draw?

MashreqMillionaire Saving Certificates is an iconic savings product of Mashreq. All UAE residents, Nationals, expatriates, tourists and visitors are eligible to invest in them. The minimum investment is Dh1000 as certificates are issued in denominations of Dh1000. It qualifies for all draws as long as they maintain the certificates. What's more, unlike a lottery which many mistake this product for, the investment is fully redeemable at any time as it is a capital guaranteed and risk free.

Is the investment instantly redeemable?

In the old scenario, customers had to purchase MM saving certificates 60 days prior to the draw date to qualify for the draw. Now, we have changed it to 'invest today, win tomorrow'. Customers can encash their certificates whenever they wish. If they are redeemed within one month of purchase date we charge a nominal fee however if it is redeemed after one month of purchase, full value of Dh1000 is refunded.

The key changes in MashreqMillionaire as a product are in line with what our customers want in these times.

- Starting 15th Feb, 2009, the frequency of our draws is now WEEKLY
- Invest today and get a chance to win tomorrow. There is no waiting period.
- MashreqMillionaire Savings Certificate can be bought online by our banking customers through MashreqOnline on www.mashreqbank.com
- Like most deposits have a minimum investment period to avail optimum returns, MashreqMillionaire also has a nominal 'early redemption fee' that is completely waived if the redemption is after one month of purchase.

"MashreqMillionaires automatically become our gold customers."



Purvanti Paille with her ecstatic family

Yes We Can!

Anyone with a MashreqMillionaire Saving Certificate of Db1000 can aspire to become a MashreqMillionaire with the newly introduced weekly draws throughout the year.

"I want to go to Japan to see the cherry-blossoms. It has always been my dream and now I can make it a reality," says Purvanti Paille, who won her first million from Mashreq Millionaire in January 2009'. An Indonesian from Klaten town in Central Java and married to a Frenchman, Paille has been in Dubai for the past 14 years. She works for Worldwide Walker as an online coordinator and is a mother of two. "Four years ago, a friend's friend had won a million and I thought that if she can, we can too," she says.

She meets us at a coffee shop at the Mall of the Emirates and is accompanied by her cherubic four year old son Enrique. "My husband who is into publishing didn't believe me when I called him to say 'Honey! I am a millionaire'. He thought somebody was playing a joke on me," she says.

In fact that was her initial reaction when the bank called her. "When they told me that I had won the million, I told them that it is not the month of April (for April fool's day) but January. It took some time to sink in," she adds. She adds that she hasn't yet come to terms with her lucky windfall. "I have so many Indonesian friends who are buying their certificates because the weekly draw gives them more chances of winning," she adds.

Ask her about tips to winning and she states that the larger the number of certificates, the better is your chance at winning. "Buy a large number of saving certificates. I bought 50 certificates. And I would recommend people to buy at least 40," she says. "I put all my hard earned money into it and I am glad I took this step," she says. Several of her friends are getting inspired by her example. "Money is not everything. But if you get a windfall such as this, you feel secure. All of us do need money but we also need to spend it on the people who matter to us the most. This money will be invested well for our children," she adds.

"When I bought my 50 certificates, with each buy, I thought, one day I will be a millionaire. And the energy worked."



Purvanti Paille is awarded the million by Faisal M.K. Al Najjar, Regional Manager, Mashreq

We give you the opportunity to be a millionaire every week



You lead a stress free life

Now, with a MashreqMillionaire draw every week, you have a better prospect of being a millionaire.

With a draw of AED 1,000,000 every week, you get four chances in a month to be the next MashreqMillionaire. Invest in MashreqMillionaire saving certificates today and quadruple your chance to live your dreams.

Draws begin 15th February 2009 and subsequently every Thursday.

- Weekly draws of AED 1,000,000
- No waiting period! Invest today, win tomorrow
- Full value is encashable*
- Visitors and tourists can invest
- Every certificate qualifies for all draws

Where to buy:

All Mashreq branches | 65+ UAE Exchange outlets** | 13 Al Ghurair Exchange outlets** |

we do banking, you do life.

For more details call (04) 424 4444, walk in to any of our branches or visit www.mashreqbank.com

* Certificates encashed within 30 days from the date of purchase will be charged with the pre-encashment fee.

** Purchase certificates 3 days prior to draw date from these outlets to be eligible for the next draw.



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