



## Al Jawhar Referral Scheme

Be rewarded with RO 50 every time you refer someone to Al Jawhar Privilege Banking!



### Steps to apply

- Participation in the referral scheme is voluntary
- **Click here** to download the form
- Fill in the form with the required details
- Email the completed form to **[AlJawharCampaign@bankmuscat.com](mailto:AlJawharCampaign@bankmuscat.com)**
- The cash reward will be credited directly to referrer's and referee's account for all successful referrals maintaining the eligibility criteria of Al Jawhar over the review period.



### FAQs

#### 1. What is the duration of the scheme?

The scheme will end on December 31, 2022.

#### 2. Who is eligible to participate in the referral scheme?

The Referral Scheme is open ONLY to current Al Jawhar Privilege Banking customers of Bank Muscat.

### **3. Can a new deposit referral be considered in this scheme?**

No, this scheme is applicable for new salary referrals only.

### **4. What is the reward?**

OMR 50 on each successful referral.

### **5. Can the referee and the referrer both get the cash reward?**

Yes, OMR 50 will be paid out for each successful referral, separately to each referrer and referee.

### **6. What would make a referral non eligible to the reward?**

The referred customer should meet the eligibility criteria of Al Jawhar at the end of review period of 3 months from the date of salary transfer. Non maintenance of the eligibility criteria over the 3-month review period, would not qualify as a successful referral.

### **7. What is the maximum cash rewards limit and how many successful referrals can be made for each referee (customer)?**

Get up to RO 5,000 for 100 successful referrals per customer. The more you refer, more cash reward you get! Maximum successful referrals to be accepted for the scheme is 1,000 over the scheme validity period (November 1, 2020 to December 31, 2022), on a first come basis.

### **8. When will the cash reward be credited to the referred and referee participants?**

Cash reward will be credited directly to referrer's and referee's account for all successful referrals maintaining the eligibility criteria of Al Jawhar over the review period. Review period is 3 months after the date of first salary transfer.

### **9. What is the validity period for the transfer of salary, from the date of referral for a successful participation?**

The salary transfer of the referred customer should happen within a maximum of 30 days from the date of referral, for the referral to be eligible for participation in the scheme.

### **10. What is the referral scheme participation process?**

Details about the scheme will be intimated to customers through SMS/Emailer by the Bank. and all referrals should be submitted through a lead generation form, shared as a link in SMS/Emailer sent.

[Terms and Conditions](#)