

Terms & Conditions for Umrah Draws

(Applicable for Mubarak Safar Accountholders Only)

Please read the Terms & Conditions carefully.

The Terms and Conditions herein may be amended or varied at any time.

General Details and T&Cs applicable on Umrah Draws:

- Draws will be conducted annually
- A total of 4 winners will be announced after 01 week at the end of every calendar year
- Draw winners will be eligible to avail free umrah packages (inclusive of airfare, VISA, Hotel costs)
- Winners Announcements will be made on Faysal Bank's official social media pages as well as on the Faysal Bank website. Furthermore, customer will be informed through a recorded phone call or through the respective branch.
- The winner can travel at any date of his/her choice within 03 month of draw announcement
- The winner has to confirm his/her travel date within 15 working days of draw announcement
- In case of non-utilization of the ticket on the selected date for any reason, the winner shall not be eligible for any reimbursement from Faysal Bank
- It shall be the sole responsibility of the Winner to timely provide all necessary documentation as required by the travel agency
- The prize shall be non-transferable/non-redeemable
- The prize i.e. Umrah Package and airfare tickets cannot be traded or exchanged for cash under any circumstances whatsoever
- Any upgrade in services will be at customer's own expense by paying additional cost directly to the travel agent. This amount shall not be claimed from Faysal Bank. All and any upgrade in services will be between customer and travel partner only.
- Faysal Bank shall not be held liable for any services by Travel Agency
- Draws will only be conducted if there are minimum 100 eligible participants
- Faysal Bank reserves the right to select winners and disqualify erring participants at its sole discretion
- Winner of draws shall not be eligible to participate in the Umrah draws again
- Save as permitted by Law, Faysal Bank reserves the right to cancel, suspend or terminate the draws, at any time, without notice and such cancellation or termination shall be effective from the date of posting on Faysal Bank's webpage. No liability shall lie against Faysal Bank in favor of the winner(s) and/ or any third party arising from such cancellation, suspension or termination. Therefore, the participants hereby waive the rights which they may have against Faysal Bank and acknowledge that they shall never have any right of recourse or claim, of any nature, whatsoever against Faysal Bank

How to become Eligible for Annual Umrah Draws:

1. The customer should have an active Mubarak Safar Saving Account for a period of minimum 03 months at the time of draw
2. The customer should be a Muslim, a resident Pakistani and should have a valid CNIC at the time of draw
3. The customer should be at least 18 years old at the time of draw

4. The following persons are not eligible to participate: Current employees, directors and officers of Faysal Bank Limited at the time of draw