

## **Rehmat Individual Account – Frequently Asked Question**

### **Q. What is the criteria for participating in Lucky Draw of Hajj/Umrah?**

A. Customer has to perform a minimum of 5 ADC transactions within a calendar quarter on any of the following:

- A. POS
- B. ATM
- C. Internet Banking
- D. Mobile Banking
- E. Cash Link

### **Q. What if lucky draw winner is from religious minority?**

B. The winner will have option to claim a travel voucher of same amount from the travel partner.

### **Q. What if lucky draw winner is a Muslim female?**

A. Trip Encashment/voucher allowed if Mehram is not available.

### **Q. What if the lucky draw winner cannot travel within the assigned dates due to any reason?**

A. The winner will have option to claim a travel voucher of same amount from the travel partner.

### **Q. Can customer be eligible for lucky draw of both Umrah and Hajj package within the same year?**

A. No, the customer cannot be eligible for both.

### **Q. What is the ineligibility time frame for the winner of the draw?**

A. The winners selected will not be eligible for another Umrah or Hajj package for one year starting from the date of the draw.

### **Q. How will customer know about results of lucky draw?**

A. After end of every quarter, lucky draw winners will be announced via Call Center, Website and Facebook.

**Q. Can I book the same Hajj/Umrah Package for a friend/relative?**

A. This totally depends upon the availability of the package and the travel agent.

**Q. Can the winner volunteer someone else to go on his/her behalf?**

A. No, only the qualified Rehmat Account holder can avail the offer.

**Q. If the winner is a Faysal Islamic Rehmat Business Account, who is eligible to avail the package then?**

A. Any one of the designated signatories can be chosen by the qualified business to avail the offered Hajj or Umrah.

**Q. What the offered Umrah package will include?**

A. The package includes air fare, hotel accommodation. However, Faysal Bank is entitled to make any alterations in the package if need be.

**Q. What the offered Hajj package will include?**

A. Package for Hajj offered includes travel and lodging and other expense. However, Faysal Bank is entitled to make any alterations in the package if need be.