

## **Frequently Asked Questions (FAQ's)**

### **1. What is Labbaik Umrah Package?**

Meezan Bank **Labbaik Umrah** Package is a very convenient way for all those Pakistani Muslims who can not afford full Umrah expenses at one go. All the services like Visa processing, traveling and accommodation arrangements are made by our Partners. This package is a 15 day/14 Night trip.

### **2. How can I apply?**

You can get preliminary information for Meezan Bank Labbaik Umrah Scheme by contacting any nearer branch of Meezan Bank or simply contact our Call Center **UAN # 111-331-331** where our representative will be pleased to guide you. You can also visit our website **[www.meezanbank.com](http://www.meezanbank.com)**.

### **3. What are the required umrah processing documents that need to be submitted?**

You need to furnish following documents in Meezan Bank branch.

- i. Original CNIC
- ii. Computerized passport having validity of not less than 6 months.
- iii. 5 Passport sized photograph (light Blue Background).
- iv. Relationship documents in case of traveling with family.
- v. Vaccination Certificate (Polio vaccination for 15 years or below & Meningitis for above 15 years)
- vi. Affidavits (in case of female not traveling with her Husband)
- vii. Other legal documents (if required) (e.g. Nikah Nama) (in case of female not traveling with her Husband or the name of husband is not mentioned in her passport)

### **4. Do I need to have an account with Meezan bank?**

This is optional for a Travel Aasaan Customer whereas in Travel Aasaan (Installment Plan) and Saving Aasaan customer cases, a person will be required to maintain an account with Meezan Bank Limited.

### **5. What is the eligibility criterion?**

For **Labbaik Travel Aasaan**, a person must be Pakistani resident and an eligible person as per Laws of Saudi Ministry of Hajj.

For **Travel Aasaan (Intallment Plan)**, please refer to the reference guide however the main criterion is:

- Customer has to be an adult (20-64 years of age).
- Salaried class with minimum monthly income of PKR 20, 000/-.
- Self Employed Person/Businessmen class with minimum monthly income of PKR 30, 000/- (Documentary evidence required)
- **Debt burden ratio (DBR)** for income up to 50,000 is 35% of net take home & above 50000 is 40% net take home. In addition to this a customer should fulfill the requirements for Umrah visa of Saudi & Pakistani Laws.

For **Labbaik saving Aasaan** eligibility criterion is as per the account opening policy for regular saving account.

## **6. What will happen if travel/visa expenses increases?**

Increase in travel/visa expenses will have a direct impact on total package price. Airfare differences can be paid to MBL-branch or directly at Airline counter.

## **7. What if my application is rejected or I refuse to go or withdraw my application?**

Please check below the charges at different stages of process.

- PKR 8000/- if Umrah Visa is processed online but not yet issued.
- 50% of package price, if umrah visa & tickets issued 5 days before departure; however the pilgrim will get airline refund as per concerned airline refund policy.
- 75% of package price, if umrah visa & tickets issued 3 days before departure, however the pilgrim will get airline refund as per concerned airline refund policy.
- Full package price; in case of no show at airport or withdraw during last 72 hours; however the pilgrim will get airline refund (if any) as per concerned airline refund policy.

## **8. How will I get the refund?**

The refund will be credited to customer account, which can be en-cashed any time once the amount is credited or will be paid through Pay Order.

## **9. How and when do I have to pay installment?**

Installments will automatically be deducted from customers account on the **5<sup>th</sup> of every** month.

## **10. What is the quality of accommodation?**

Meezan Bank has selected "A" category hotels for Mutamreen in Makkah & Madinah and offering hotels on double, triple & quad sharing occupancies that will be allotted on basis of different price tags. Please refer to the package for details.

## **11. Is transport available in Saudi Arabia?**

Yes, MBL-Labbaik Umrah Package offers complete transportation in Saudi Arabia in quality air-conditioned buses from Jeddah-Makkah-Madinah-Meeqat-Makkah-Jeddah including Ziarat in Makkah and Madinah or as per the selected packages for other durations.

## **12. Procedure of Umrah processing?**

Umrah processing will all be handled by Meezan Bank and its partners, customers just have to provide passport and relevant documents in concerned branches of Meezan Bank for processing of Umrah visa.

## **13. What if the visa is rejected?**

In case of rejection of Visa by Saudi consulate Karachi, amount will be refunded to customers account after deducting visa process fee & ticket cancellation as described in schedule of withdrawal charges/cancellation.

**14. What if after getting the visa I don't able to reach Airport (NO SHOW)?**

Please refer schedule of withdrawal charges/cancellation.

**15. What are the late payment charges or cheque return charges?**

- No late payment charges
- Cheque return charges as per bank schedule of charges.

**16. Can I sponsor family/non-family members?**

Yes, a customer can sponsor his family/non-family members.

**17. Is this Umrah package riba free?**

Yes, Meezan Bank Limited is a premier Islamic bank which offers all of his products Riba Free so as this Umrah Package.

**18. What are the charges for infants and children?**

Meezan Labbaik Package has clear rates for all adults, child & infant. Please refer MBL-LabbaiK Umrah Package for details.

**19. Can I change my return route?**

No, you can not change your route unless agreed prior to the departure.

**20. Is it mandatory to avail all facilities?**

Yes, it is mandatory to avail all facilities mentioned as per a customer's travel itinerary. Muatamreen will be informed through notice board regarding any change in schedule like bus timings etc.

**21. What are the processing charges for Travel Aasaan (installement plan) Customers?**

For Travel Aasaan (Installment) customer, fee for various back end processes like NADRA verification, ECIB, data check, physical & telephonic verification, Takaful etc will be debited from customer account at actual.

**22. What if I want to travel in Ramadan?**

Package for Ramadan will be available in month of Rajab/Shaban. However, customer can make advance tentative bookings to avoid rush in peak times. A customer who booked in advance will have to pay the differences before departure.

**23. How much is the distance of hotels in Makkah & Madina?**

Please refer to Meezan Labbaik Packages for details.

**24. Does MBL package contain meal during stay in Saudi Arabia?**

No, MBL-LabbaiK Umrah package does not offer meal during mutamreen stay in Saudi Arabia. However, mutamreen can arrange quality food on nominal prices from hotel vicinity.

**25. What are the facilities available in hotel room?**

Facilities like Refrigerator, television, air-conditioner, attached bathrooms; soap, shampoo etc are available in hotel room whereas FAX & house keeping are available when required upon payment.

**26. How the Pakistani Mutamareen will communicate with people in Saudi Arabia?**

Travel Agent has hired Pakistani staff for Meezan Labbaik Umrah Scheme in Saudi Arabia, who will meet and communicate with groups in Urdu or other local languages. Beside this a MBL-Help Desk is being managed to overcome mutamreen`s problem. This help desk will work 2 hours in morning & evening shifts. Dedicated staff is also available on phone 24Hrs a day.

**27. In what circumstances Meezan Bank staff will help mutamreen?**

Please read the following points.

- a) Meezan Bank staff will not help mutamereen in Immigration concerns.
- b) In case of misplacing of passport or ticket from Meezan Bank staff, Meezan Bank will help in arranging these documents.
- c) In case of a death of Muatamer, Meezan Bank will only guide the heirs. It does not bear the responsibility for managing finance .
- d) For passenger safety and to minimize risk, Meezan bank offers Takaful Insurance. Please refer Takaful brochure from concerned MBL -branch.
- e) Medical aid is usually free for Muatamreen in Saudi Arabia; Travel Agent`s staff will help you to seek medical help if required.

**28. How the staff in Saudi Arabia will identify the Meezan Bank group?**

Muatamreen will be provided following things before their departure to Saudi Arabia.

- a) Complete Schedule
- b) List of room allocation.
- c) Batch Identity (Hanged in neck, contains Customer name and Type of Room)
- d) Reservation Record or PNR (Passenger Name Record).

**29. Flights are direct or indirect?**

Meezan Bank operates from Karachi & Lahore through national carrier Pakistan International Airline & will be routed directly to Jeddah.

**30. I am 25 years old young man would like to travel with my old aged father; can I travel for Umrah?**

No, although this is a family case but as per Saudi government Laws, two male Pakistani people won't be able to acquire Umrah Visa if any one of them is underage (less than 40 years), even a single male less than 40 years can not Travel for umrah singly. Less than 40 years male can travel along-with his family like his wife/sister/mother/daughter as mehram.

**31. Ok but my father is sick/handicap so he can not travel alone and he needs assistance?**

Even in this case, Visa will not be issued to young person as per law, in these scenarios bank can arrange assistance at airport, bus etc. However bank recommends that you should travel with your father with another mehram female.

**32. What is the policy of Saudi Consulate regarding Polio Vaccination and Meningitis Vaccination certificates?**

Polio and Meningitis vaccination certificates are mandatory requirements of Saudi Consulate Karachi for endorsing Umrah Visa. Customers less than or equal to 15 years of age need Polio Vaccination Certificate whereas above 15 years customers will require Meningitis Vaccination Certificate for Umrah Visa to be endorsed on their passports.

**33. What is the age limit for a male that he can apply for Umrah Visa with his father as mehram?**

Those male persons, who fall in the category of Polio vaccination i.e. 15 years, can apply for Umrah Visa with their Fathers as Mehram.

**34. In Travel Aasaan package, what is the calculation method for a family consists of husband, wife, and children (1½ years & 9 years) provided airfare & package are 45,000 & 40,000 respectively?**

As, below or equal to 2 years of age is considered as an Infant and below or equal to 10 years of age is "child", following is the calculation method for aforesaid family in case of Travel Aasaan Package.

**For Illustration Only**

Description	No. of People	Airfare + Package	Total
Adult	2	45,000 + 40,000	1,70,000
Child (75% of Adult)	1	29,250 + 30,000	59,250
Infant(10% of Adult)	1	8,500 + 4,000	12,500
Other (Aff/Med/Double Approval)			-
<b>Package Price</b>			<b>2,41,750</b>

**35. In Payment Aasaan package, what is the calculation method for a family consists of husband, wife, and children (1½ years & 9 years) provided airfare & package are 45,000 & 40,000 respectively?**

**For Illustration Only**

Description	No. of People	Airfare + Package	Total
Adult	2	45,000 + 40,000	1,70,000
Child (75% of Adult)	1	29,250 + 30,000	59,250
Infant(10% of Adult)	1	8,500 + 4,000	12,500
<b>Total</b>			<b>2,41,750</b>

Tenure	12 months
Down Payment (10% of Package Price)	24,175
Monthly Installment (Package -DP)/12	18,132
Others (Aff/Med/Dbl App.)	-
<b>Initial Deposit</b>	<b>42,307</b>

**Note: No processing fee, but NADRA verification, ECIB, data check, physical & telephonic verification etc charges will be debited at actual from customer's account.**

**36. In Shi`a muslims, normally females travel singly with groups. Is this permissible here in Umrah Visa?**

No, Meezan Bank will not allow any female to travel singly whether she relates to either **Sunni** or **Shia Maslik**. A female will have to accompany with her Mehram to perform or apply for Umrah Visa.

**37. What should I do if I find some mistakes in the visa endorsed by Saudi Consulate-Karachi?**

Correction for an already endorsed visa can take at least 1 or 1½ weeks for re-endorsement. Merely patience is the solution for this situation. In case of any charges Customer will bear the cost.

**38. What if I have single name on my Passport and CNIC?**

It is up to the sole discretion of Saudi Consulate to Issue Umrah Visa if you have the single name on your passport.  
For example;

<b>Name</b>	<b>Father name</b>	<b>Case</b>
Abdul Jalil	Abdul Sami	Visa can be issued or not (sole discretion of Consulate)
Abdullah	Asad Ullah	Visa can be issued or not (sole discretion of Consulate)
Owais Siddiqui	Saeed Siddiqui	Correct Case (Visa can be issued)

**39. What if a person is previously over stayed in Kingdom of Saudi Arabia?**

Saudi Consulate does not issue Umrah visa to those customers who had **stayed** in Kingdom of Saudi Arabia even after the expiration of their visa. However in some cases like we see problem of seats in Ramadan season, it might issue Umrah visa to over stayed pilgrims.

**40. Can I perform Umrah with my sister-in-law?**

NO, as sister in law relation is temporary mehram, therefore it is not allowed, We recommend that she should be visiting for umrah along-with permanent mehram like Hasband/Brother/Father/Son(above 17 years)/chacha/mamoon etc.