## Terms & Conditions (UPI Gold Debit Card, UPI Classic Debit Card, PayPak Debit Card)

- Discount will be valid only on MCB Islamic Union Pay Gold debit card (6234 0420) MCB Islamic Classic debit card (6234 0410) and MCB Islamic PayPak debit card (22057200) BIN only.
- 25% or Rs. 3,000 whichever is lower.
- Discount is only applicable on food & regular menu (Only Eateries in Defence Raya GCC Club).
- Offer is valid on All days i.e. (Mon till Sunday) Starting from 11<sup>th</sup> October 2024 to 10<sup>th</sup> October 2025.
- Only Defence Raya Club members having MCB Islamic Debit Cards can avail discounts on their cards.
- The discount cannot be availed in conjunction with other promotions.
- The discount at the alliance partner will be available on the days and according to the situation as per the rules and regulations set on the concerned area's government policies. (Where applicable)
- The discounts cannot be combined with group discounts, parties, special events or any other offers (where applicable)
- MCB Islamic debit card members are entitled to discounts in respect to payments made at the alliance partners through their MCB Islamic debit card (selective) only and discount is not applicable on cash transaction.
- MCB Islamic Bank shall not be responsible for any customer or third party for unsatisfactory or delayed performance of the alliance partners, losses, damages, delays or cancellations.
- The Alliance partner reserves the right to refuse or cancel any order for any unforeseen reason at any given time.
- MCB Islamic Bank will not be responsible for any complaint or liability whatsoever that arises with respect to items and services availed at the mentioned alliance partner(s).
- MCB Islamic Bank and the Alliance Partner reserve the right to terminate, withdraw or change the criteria of any discount offering without providing prior notice or reason.
- MCB Islamic Bank is not liable for the accuracy of the brand offers mentioned under alliances and for updated brand offers, please refer to the relevant alliance partner's website.
- The Bank may together with the Alliance Partners, offer discounts from time to time, as part of
  promotion schemes for the MCB Islamic Debit Cardholders. However, the Alliance Partners have
  full authority to refuse any promotional offers, and the Bank shall not be liable to the Cardholder
  for any such refusal.
- Bank Offers including Discounts, Promotional Offers, and Incentives that are discretionary, and the Cardholders are not entitled to claim the same as a matter of their right.
- MCB Islamic Debit cards Terms & Conditions apply (Where applicable)

## Terms & Conditions (UPI Platinum Card)

- Discount will be valid only on MCB Islamic Union Pay Platinum card on 6234 0430 BIN only.
- 40% or Rs. 5,000 whichever is lower.
- Discount is only applicable on food & regular menu (Only Eateries in Defence Raya GCC Club).
- Offer is valid on All days i.e. (Mon till Sunday) Starting from 11<sup>th</sup> October 2024 to 10<sup>th</sup> October 2025.
- Only Defence Raya Club members having MCB Islamic Debit Cards can avail discounts on their cards.
- The discount cannot be availed in conjunction with other promotions.
- The discount at the alliance partner will be available on the days and according to the situation as per the rules and regulations set on the concerned area's government policies. (Where applicable)
- The discounts cannot be combined with group discounts, parties, special events or any other offers (where applicable)
- MCB Islamic debit card members are entitled to discounts in respect to payments made at the alliance partners through their MCB Islamic debit card (selective) only and discount is not applicable on cash transaction.
- MCB Islamic Bank shall not be responsible for any customer or third party for unsatisfactory or delayed performance of the alliance partners, losses, damages, delays or cancellation/discontinuation of the discount services.
- The alliance partners reserve the right to refuse or cancel any order for any unforeseen reason at any given time.
- MCB Islamic Bank will not be responsible for any complaint or liability whatsoever that arises with respect to items, discounts and services availed at the mentioned partner(s).
- MCB Islamic Bank and the Alliance Partner reserves the right to terminate, withdraw or change the criteria of any discount offering without providing prior notice or reason.
- MCB Islamic Bank is not liable for the accuracy of the brand offers mentioned under alliances and for updated brand offers, please refer to the relevant alliance partner's website.
- MCB Islamic Bank may together with the Alliance Partners, offer discounts from time to time, as
  part of promotion schemes for the MCB Islamic Debit Cardholders. However, the Alliance
  Partners have full authority to refuse any promotional offers, and the Bank shall not be liable to
  the Cardholder for any such refusal.
- Bank Offers including Discounts, Promotional Offers, and Incentives that are discretionary, and the Cardholders are not entitled to claim the same as a matter of their right.
- MCB Islamic Bank Debit cards Terms & Conditions apply (Where applicable).