## 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. 2,000 whichever is lower.
  - Discount is only applicable on lab tests and diagnostic X-Rays (Shaukat Khanum).
- Offer is valid on All days i.e. (Mon till Sunday) Starting from August 2024 to 30th June 2025.
- 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)
- 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 lab tests 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 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 Card holders. However, the Alliance Partners have
  full authority to refuse any promotional offers, and the Bank shall not be liable to the Card holder
  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. 3,000 whichever is lower.
  - Discount is only applicable on lab tests and diagnostic X-Rays (Shaukat Khanum).
- Offer is valid on All days i.e. (Mon till Sunday) Starting from August 2024 to 30th June 2025.
- 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)
- 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 lab tests 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 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 Card holders. However, the Alliance Partners have
  full authority to refuse any promotional offers, and the Bank shall not be liable to the Card holder
  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)