

Terms and Conditions of Halal Travel (Hajj & Umra) Savings Wallet Account

The User agrees to save their monies in the Pivot Wallet under the following conditions.

- Merchant means the Halal Travel Service provider that the user has chosen to save with.
- The user shall not be charged account opening fees.
- The user shall not be charged an account maintenance fees.
- The user has a right to withdraw their savings in whole or in Part, where the savings equal to or are below 50% of the total savings and where the savings have not be settled to the Travel Merchant.
- Where user funds have been settled to the merchant, customer may only be reimbursed after deductions of fees incurred by the Merchant and Pivot Payments merchant collection fees.
- Reversals or reimbursements upon successful verification shall be paid into the user Pivot Pay wallet.
- The wallet does not provide any interest to the user, however, Pivot at its discretion may provide a gift to the client at any non-specified time.
- The underlying Sharia contract for this account is Qardh (loan) where account holder agrees that all monies deposited on this account shall be a loan by the wallet holder to Pivot.
- All principles governing Qardh Contract shall apply.
- Subject to the terms hereof, Pivot guarantees payment of the whole sum or any part thereof standing to the credit of this Account upon demand by the account holder.

By opening the account, the user agrees to the terms and conditions above.