

# **LABBAIK**

MUDARABAH SAVING ACCOUNT

#### **PRODUCT OVERVIEW:**

Elevate financial growth with tenure-based deposit accounts dedicated to investing funds in any permissible and profitable business tenure.

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## **Key Features and Benefits**

- Flexible Tenures:
  - Tailored tenures ranging from one to three years for Umrah and five to fifteen years for the Hajj program, accommodating different pilgrimage plans.
- Monthly Deposits:
  - Customers commit to regular monthly deposits as outlined in the proposed deposit plan, ensuring a systematic approach to saving.
- Withdrawal Option:
  - Once the deposited amount aligns with the proposed package amount, customers gain the flexibility to apply for a withdrawal, offering accessibility to their funds.
- Higher Profit-Sharing Ratio:
  - A superior profit-sharing ratio, enhancing the financial returns on the saved amount.
- Convenience of seamless transactions through various channels, including Halal ATM/POS cards, internet banking, and mobile service.
- Facilitates Religious Duties:
  - The account serves as a financial companion, supporting customers in fulfilling their religious obligations through savings.

### **ELIGIBLE CANDIDATES:**

Tailored for Muslim individuals, tourists, and anyone with an interest in embarking on a sacred journey, this account encapsulates the spirit of pilgrimage and disciplined savings.



# **TARGET**CUSTOMERS

Individuals planning to undertake the Hajj or Umrah pilgrimages.