



PAKISTAN BAIT-UL-MAL ONLINE DONATION POLICY

TERMS & CONDITIONS

1. Donor has to read these terms and conditions carefully by accessing or using the internet payment gateway service, donor agrees to be bound by the terms and conditions. Pakistan Bait-ul-Mal may modify this term and conditions from time to time and such shall be effective immediately upon posting.

2. By submitting payment through the donation service, the donor authorize to process donation payment. You shall be responsible for any legal, regulatory, or banking penalties and fees. Payment shall be made from banking or financial institution channel. It is donor responsibility to establish and maintain the transaction Account and to pay any and all fees associated with the transaction. By accepting these Terms and Conditions, the donor represent and warrant that: (i) he/she 18 years old or older; (ii) the donor is using his actual identity and any information is accurate and complete; (iii) the donor is legally authorized to make payments using the transaction Account; and (iv) His use of the service will not violate any local, state, national or international laws or regulations. The transaction Account should be contained sufficient funds to complete the transaction, or the transaction would not exceed the credit limit applicable to the transaction Account.

3. If donor bank is unable to process a transaction (for example, there are not sufficient funds in the Transaction Account to cover the transaction, or if funds in the account are unavailable for any reason), the transaction shall not be completed. Pakistan Bait-ul-Mal is not responsible to notify you of any such limits or restrictions.



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4. These terms are governed by and are in accordance with the laws of Pakistan. However, by accessing the website you agree to abide by and submit to the laws and jurisdiction of Pakistan.

5. Donor Bank and Internet Payment Gateway service bank shall be responsible for safety and security of the credit/debit card transactions and information. Both Banks shall liable by any type of fraudulent/unauthorized transaction or any other type of error.

Cancellation & Refund Policy

1. Donations are normally non-refundable, but if the donor have made an error in making donation or in mistake. He/She may contact us within 10 days from the date of donation transaction through email. The refund matter shall be submitted to the competent authority for approval. After approval the same payment will be routed back to the original payer account using the same method as received. However bank charges/fees shall not be refunded.

PRIVACY POLICY

1. Privacy Policy is designed to help donor to understand how your personal information is collected, stored and used. This privacy policy only applies to information collected by Pakistan Bait-ul-Mal.

2. By using or accessing Pakistan Bait-ul-Mal donation portal, donor is unconditionally and fully accepting and agreeing to the practices listed in this Privacy Policy.



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3. Financial information, like credit card numbers, is stored in the Habib Bank Limited Internet Payment Gateway database and is not available to Pakistan Bait-ul-Mal. However, Pakistan Bait-ul-Mal collects name, organization, email, country, city, address and contact number and any other information for registration purpose.

4. Pakistan Bait-ul-Mal shall not share, sell or disclose donor Information (PII) with any third parties except when the disclosure is required by law.

5. Cookie is a text-only piece of information, Pakistan Bait-ul-Mal uses cookie technology only to obtain information from its online visitors in order to improve visitor's online experience and facilitate their visit within our site. If a visitor does not want information to be collected through the use of cookies, there is a simple way in most browsers that allows the visitors to deny or accept the cookie feature.

BY CLICKING FORWARD TO MAKE donation payment, YOU ACKNOWLEDGE THAT YOU HAVE READ AND UNDERSTAND THE TERMS AND CONDITIONS Cancellation & Refund Policy and PRIVACY POLICY