

Pasban Remittances Rewards Initiative

Key Customer Terms & Conditions



National Bank of Pakistan
نیشنل بینک آف پاکستان



Pasban Remittance Rewards Scheme



اسٹیٹ بینک آف پاکستان کے تعاون سے
بیرون ملک پاکستانیوں کو خراج تحسین
مسلسل تین ماہ تک، کم سے کم 100 امریکی ڈالر یا کسی بھی دوسری کرنسی میں اس کے مساوی رقم بینکنگ چینلز کے ذریعے پاکستان بھیجیں
اور اپنے پیاروں کو پاسبان ریمیٹنس ریوارڈ اسکیم کے ذریعے پاکستان میں کروڑوں روپے کے انعامات جیتنے کا موقع فراہم کریں۔

پہلا انعام

10 کروڑ روپے

2.5 کروڑ کے 20 انعامات | 1 کروڑ کے 100 انعامات | 10 لاکھ کے 2400 انعامات

ہر سہ ماہی 4 ارب روپے کے 2500 سے زائد انعامات

رقم موصول ہوتے ہی آپ خود بخود اہل ہو جاتے ہیں، کسی فیس، خریداری یا مزید اقدام کی ضرورت نہیں۔



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Scheme Overview

1. The scheme is an industry-wide initiative launched by the Pakistan Banks Association (PBA) with 26 participating banks, under the patronage of the State Bank of Pakistan (SBP).
2. Purpose: encourage formal banking channels for home remittances and reward eligible beneficiaries.
3. ILINK operates the technology that records eligible remittances, issues Tokens and conducts Draws.
4. Scheme starts 1 October 2026, first Draw covers qualifying remittances from **1 October–31 December 2026** and is scheduled for **15 January 2027**.



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Participation & Key Safeguards

1. Participation is free and automatic—no registration, ticket purchase, fee, deposit or minimum balance is required.
2. Tokens are electronic records only; they have no monetary value and cannot be bought, sold or transferred.
3. Remittances remain fully protected: the Scheme does not reduce, withhold or place conditions on the remittance amount.
4. The Scheme is described in the Terms as a promotional reward funded by participating banks.



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Who Can Participate

1. An individual receiving one or more qualifying remittances into an Eligible Account with a Participating Bank can receive Tokens and, if selected and verified, a Prize.
2. Eligibility is assessed separately at account level; each eligible account is treated as a separate entrant.
3. Certain employees, officials and persons involved in administration/operation/audit of the Scheme are ineligible, along with specified related persons.
4. Accounts that are closed, frozen, blocked, dormant, legally restrained or otherwise prohibited under applicable law may be ineligible.



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Which Remittances Qualify in this Rewards Programme

1. Remittance must come through a formal channel—bank, exchange company or licensed money transfer operator—and be credited directly to an Eligible Account.
2. Value must be at least USD 100 using the SBP daily exchange rate for the processing date.
3. Eligibility requires at least USD 100 in each of three consecutive months within the Draw Period, including the month and preceding two months.
4. Cash over-the-counter payouts, foreign-currency/Roshan Digital Accounts, Business accounts, trade/service/investment payments and non-qualifying transactions do not earn Tokens & Not eligible for this rewards Program.



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How Tokens Are Earned

1. USD 100–149: 1 Token
2. USD 150–249: 2 Tokens
3. USD 250–349: 3 Tokens
4. USD 350–449: 4 Tokens; each further USD 100 earns one additional Token.
5. Amounts are converted using the SBP daily exchange rate applied by ILINK on the processing date.
6. Tokens are valid only for the Draw Period in which the remittance was received.



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Tokens Breakup

Value of remittance (USD)	Tokens earned	Example
below 100	0	USD 95 earns nothing
100 to 149	1	USD 120 earns 1 Token
150 to 249	2	USD 200 earns 2 Tokens
250 to 349	3	USD 300 earns 3 Tokens
350 to 449	4	USD 400 earns 4 Tokens
each further 100	1 more	USD 1,000 earns 10 Tokens



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Draw & Regional Allocation

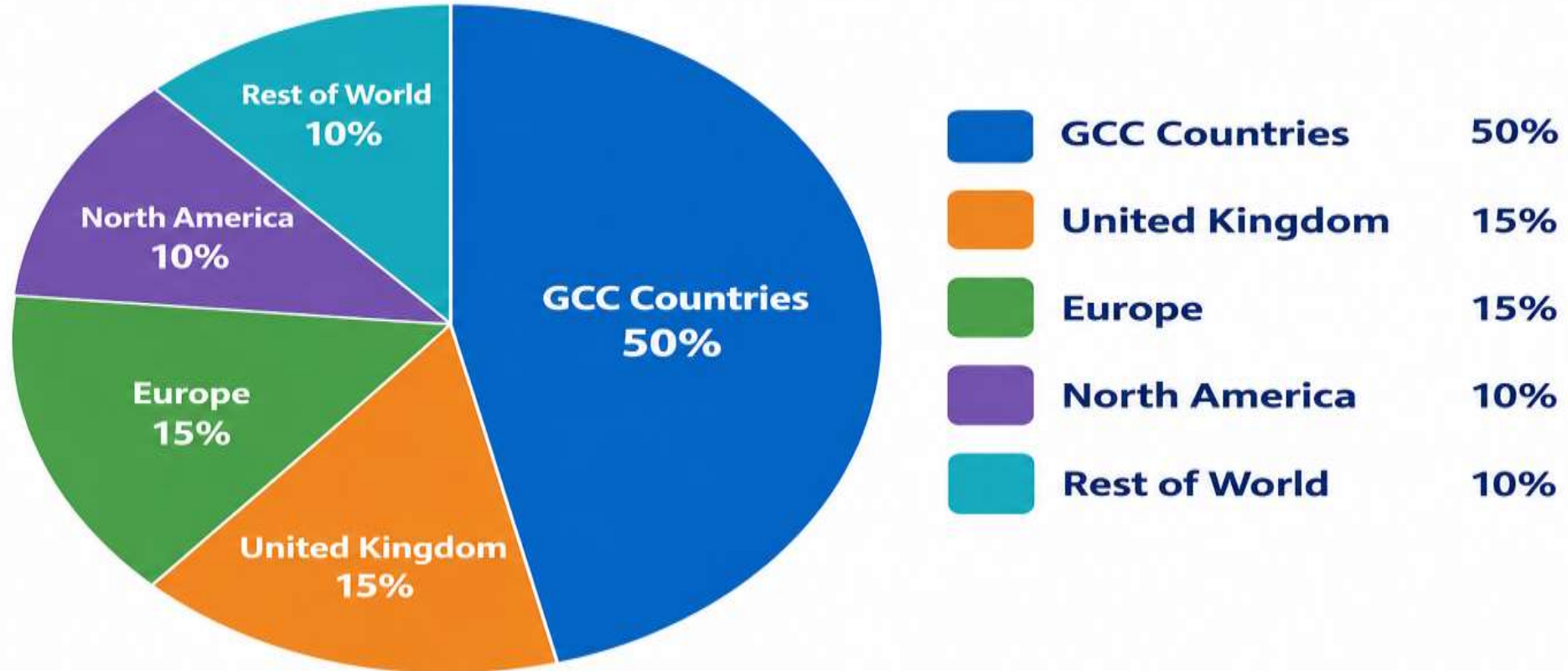
1. One Draw is held for each Draw Period, ordinarily on the 15th day of the following month or the next working day in Karachi.
2. The Draw uses an algorithm-based random selection process without manual intervention, from valid Tokens.
3. The first Prize is drawn from all valid Tokens. The 2nd, 3rd and 4th Prize categories are allocated by remittance-origin region.
4. Regional shares for the first two Draws: GCC 50%, United Kingdom 15%, Europe 15%, North America 10%, Other countries 10%.



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Geographical Distribution





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Prize Structure

1st Prize: PKR 100,000,000 — 1 winner

2nd Prize: PKR 25,000,000 — 20 winners

3rd Prize: PKR 10,000,000 — 100 winners

4th Prize: PKR 1,000,000 — 2,400 winners

Total per Draw: PKR 4,000,000,000 across 2,521 winners.

Prizes are cash in PKR and credited to the winning Eligible Account, subject to applicable tax.

A vibrant promotional poster for the 'PASBAN REMITTANCE REWARD SCHEME'. The poster features a central golden trophy with the text '1ST PRIZE: PKR 100 MILLION' below it. Above the trophy, it says 'CELEBRATING OUR HEROES ABROAD!' and 'TOTAL PRIZES WORTH 4 BILLION PKR!'. To the left of the trophy, a badge reads 'OVER 2,500 WINNERS QUARTERLY'. To the right, another badge says '20 SECOND PRIZES: PKR 25 MILLION EACH'. Below the trophy, a section titled 'HOW TO PARTICIPATE:' lists three steps: 1. SEND REMITTANCE to family in Pakistan, 2. USE OFFICIAL CHANNELS (Banks & Exchange Companies), and 3. EVERY USD 100 = 1 ENTRY (Automatic Participation). At the bottom, there are images of a family and a group of workers, with the text 'BOOSTING PAKISTAN'S ECONOMY'. The footer includes logos for 'Pasban Remittance', 'STATE BANK OF PAKISTAN', and 'Partner Banks' (PBank, Pakistan Bank). The website 'www.pasbanreward.pk' and helpline '111-PASBAN (727-226)' are also provided.



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Region wise prize Distribution

Prize category	Amount per winner (PKR)	Number of winners	Total (PKR)
1st Prize	100,000,000	1	100,000,000
2nd Prize	25,000,000	20	500,000,000
3rd Prize	10,000,000	100	1,000,000,000
4th Prize	1,000,000	2,400	2,400,000,000
Total for each Draw		2,521	4,000,000,000

Prize category	GCC	United Kingdom	Europe	North America	Other countries
2nd Prize (20 winners)	10	3	3	2	2
3rd Prize (100 winners)	50	15	15	10	10
4th Prize (2,400 winners)	1,190	357	357	238	258



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Important Points for Senders

- ❖ The Scheme rewards the person who receives the remittance in Pakistan; the Sender is not a participant and has no right to a Token or Prize.
- ❖ Sending through a formal channel and crediting directly to an Eligible Account is essential for the beneficiary to qualify.
- ❖ The Scheme does not change remittance fees, exchange rates or delivery terms.
- ❖ Remittances must comply with applicable anti-money-laundering, foreign-exchange and other laws.



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Customer Information & Complaints

- ❖ Customer data is used for administration, verification, audit and operation of the Scheme and to comply with applicable law.
- ❖ Draw results are published without personal details unless separate written consent is provided for publicity.
- ❖ The beneficiary's bank is the first point of contact for eligibility, Tokens, Draw, verification and payment queries.
- ❖ Complaints can be escalated through the bank and, where applicable, to PBA/SBP or other relevant complaint channels.



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Key Customer Message

- ❖ Send and receive home remittances through formal, regulated channels.
- ❖ Ensure the remittance is credited directly to an Eligible Account with a Participating Bank.
- ❖ Eligible remittances of USD 100 or more can earn Tokens under the Scheme rules.
- ❖ Participation is automatic and free—customers should never pay anyone to enter or claim a Prize.
- ❖ Always rely on official communications from your bank and the Scheme's official information channels.



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Winner Verification & Payment

1. Selection is provisional until the Beneficiary Bank and, where applicable, Reporting Bank complete verification.
2. Verification includes transaction genuineness, identity/KYC, account status, eligibility and AML/CFT, sanctions and fraud screening.
3. The winner may be asked for CNIC/NICOP or other identity documents and remittance evidence.
4. After successful verification, the net Prize is credited to the winning Eligible Account according to the Terms.

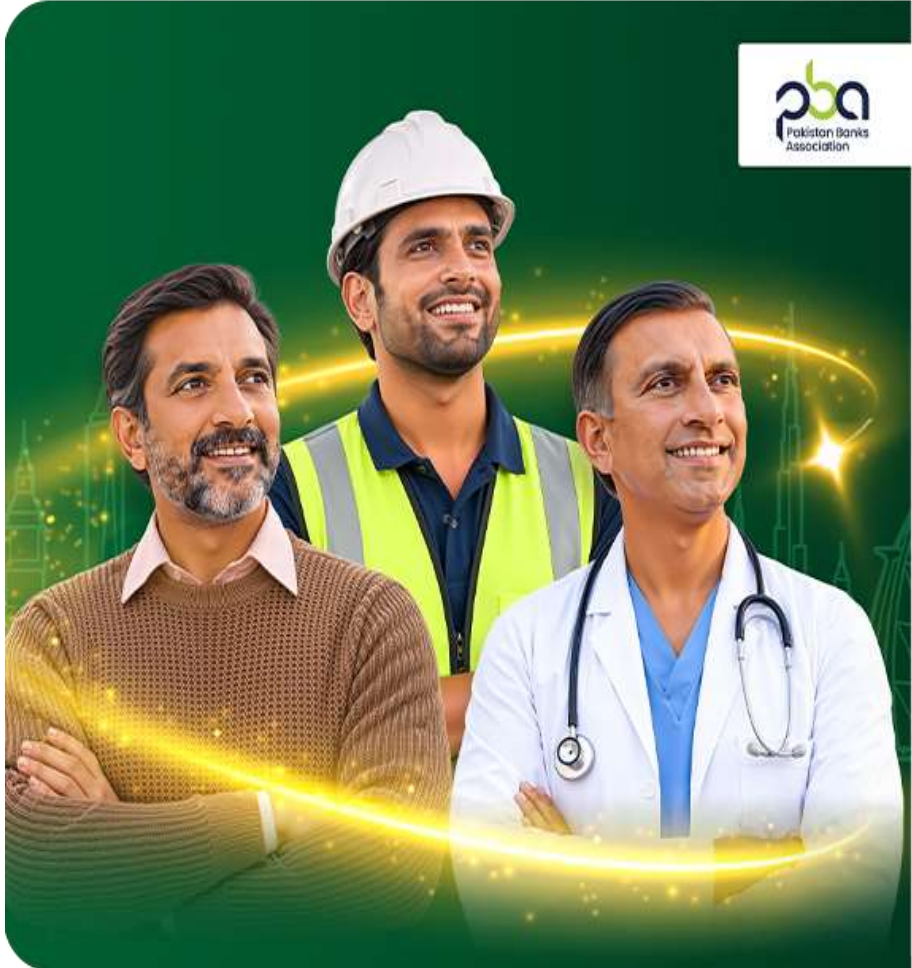
Initiative Sponsored by :



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یہ وطن تمہارا ہے، تم ہو پاسبان اس کے



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 مزید معلومات کے لئے www.1link.net.pk/pasbanrewards وزٹ کریں