



Term & Conditions

Save Big on Foreign Transaction Fee

The following Terms & Conditions shall apply to the Foreign Transaction Fee Waiver on International Transactions Campaign offered by Meezan Bank to its Debit Cardholders:

1. This campaign is organized by Meezan Bank and is valid from September 01, 2026, to September 30, 2026.
2. The campaign is applicable to all Meezan Bank Debit Cardholders performing international transactions.
3. Transactions must be successfully completed and settled during the campaign period.
4. Foreign Transaction Fee waiver shall apply as follows:
 - A. 0% Foreign Transaction fee on all eligible International POS and ATM cash withdrawal transactions.
 - B. 2.01% Foreign Transaction fee waiver on all eligible international eCommerce transactions.
5. The waiver applies irrespective of transaction amount.
6. The maximum Foreign Transaction Fee waiver allowed per customer during the campaign period is capped at PKR 5,000 across all eligible transaction types.
7. For selected Cardholders who never spend on international merchants from September 2025 to August 2026 get waiver of Foreign Transaction Fee without any capped amount during the campaign period.
8. Any Foreign Transaction Fee amount exceeding the applicable waiver cap shall be charged to the customer as per the standard pricing mentioned in Meezan Bank's Schedule of Charges.
9. The Foreign Transaction fee waiver will not be applied instantly at the time of transaction. Eligible Foreign Transaction fee amounts will be reversed in 2 to 3 weeks.
10. Only international cross-border transactions with an acquirer currency code other than PKR shall be eligible for the waiver.
11. Domestic transactions in PKR shall not be eligible for the waiver.
12. Only the Foreign Transaction Fee will be waived. All other applicable government duties, charges, fees, taxes and levies shall continue to apply.
13. Transactions that are reversed, disputed, cancelled, or refunded shall not qualify for waiver.
14. Any transaction deemed fraudulent, suspicious or in violation of the Bank's policies shall be excluded from the campaign.

15. The Bank reserves the right to disqualify any customer found misusing the campaign, including but not limited to transaction splitting, artificial activity, fraud or violation of these Terms & Conditions.
16. The Bank reserves the right to modify, amend, suspend or terminate the campaign at its sole discretion without prior notice.
17. The Bank shall not be responsible for any transaction delays, merchant-related issues or network failures affecting transaction processing.
18. All transactions shall be subject to Meezan Bank's Schedule of Charges, Card Terms & Conditions and applicable regulatory guidelines.
19. The Bank's decision regarding all campaign-related matters shall be final and binding. Participation in the campaign shall constitute acceptance of these Terms & Conditions.