SERVICE PROVIDER AGREEMENT

FOR

HAJJ – 2027 (1448 AH)

MINISTRY OF RELIGIOUS AFFAIRS & INTERFAITH HARMONY

GOVERNMENT OF PAKISTAN

PREAMBLE

This Service Provider Agreement ("Agreement" or "SPA-2027") is made on this ___ day of _____, 2026, at the Ministry of Religious Affairs & Interfaith Harmony, Islamabad ("the Ministry" or "MORA&IH"),

BETWEEN

The Ministry of Religious Affairs & Interfaith Harmony, Government of Pakistan (of the One Part),

AND

M/s _____ (Pvt.) Ltd., a private limited company incorporated and registered under the Companies Act, 2017, and provisionally recognized by MORA&IH, subject to its confirmation as Munazzam by a committee of independent experts/ consulting firm as prescribed in the Private Hajj Policy 2027-30**,** having its registered office at _____, and holding MoRA Registration No. _____ ("the Munazzam", and together with MORA&IH, "the Parties"), of the Other Part.

Bahadur Hussain
ASO(HGE)
26 November 2026 02:34:38 AM

WHEREAS:

(a) the Munazzam is a private limited company registered with the Securities and Exchange Commission of Pakistan (SECP) and provisionally recognized by MORA&IH, in accordance with the Private Hajj Policy 2027–2030 and the Saudi Taleemat, for the purpose of organizing Hajj groups and rendering services to Pakistani Hujjaj in Pakistan and the Kingdom of Saudi Arabia ("KSA");

(b) the Munazzam has been issued a Provisional Recognition Letter ("PRL") for Hajj-2027 and has furnished the Affidavit prescribed thereunder;

(c) MORA&IH has registered the Munazzam on a provisional basis, subject to the terms of this Agreement, the PRL, and the Private Hajj Policy 2027–2030; and

(d) the Parties wish to record, comprehensively, the terms and conditions governing the Munazzam's engagement for Hajj-2027;

NOW THEREFORE, in consideration of the mutual covenants contained herein, the Parties agree as follows:

PART I — DEFINITIONS

In this Agreement, unless the context otherwise requires or unless otherwise specified by the Private Hajj Policy 2027–2030, the following terms shall have the meanings assigned to them below:

1.1 ***"Appellate Committee"*** means the committee constituted by the Secretary, MORA&IH, to entertain appeals against decisions of the Complaint Disposal Committee (CDC), within the timelines prescribed in this Agreement.

1.3 ***"Black Listing"*** means permanently debarring or banning the management of a Munazzam from conducting Hajj-related business.

1.4 ***"Complaint"*** means any grievance, supported by relevant information or evidence, lodged by a Haji against the Munazzam pertaining to Hajj operations, submitted within the stipulated time.

1.5 ***"Complaint Disposal Committee"*** or "CDC" means the committee constituted by the Secretary, MORA&IH, responsible for the reception, inquiry into, and disposal of complaints against Munazzams. Its decisions may be appealed before the Appellate Committee by either the complainant or the Munazzam within fifteen (15) days of receipt of the decision.

1.6 ***"Coordinator (Monitoring)"*** means the officer of BPS-20 of MoRA&IH tasked by the Ministry for monitoring of Munazzams during Hajj 2027 under the clauses of SPA-2027.

1.7 ***"Data"*** means all information and records relating to Hujjaj, bookings, payments, accommodation, travel, and services rendered, whether held on the PHMP, Nusuk Masaar, or any other system maintained by, or on behalf of, the Munazzam in connection with Hajj operations.

1.8 ***"Designated Bank"*** means a bank authorized by MORA&IH to receive and collect Hajj dues under the private Hajj scheme.

1.9 ***"Forfeiture"*** means the confiscation, in whole or in part, of the Performance Guarantee, Hajj Quota, or any amount deposited by the Munazzam with MORA&IH, on account of unsatisfactory performance or violation of this Agreement.

1.10 ***"Haji" / "Hujjaj"*** means a person or persons who has/have made payment for Hajj and/or executed an agreement with the Munazzam for performance of Hajj within the allocated Hajj Quota, and who holds a valid PHMP-generated receipt.

1.11 ***"Hajj Mobile Apps"*** means all mobile applications developed by MORA&IH and/or the Ministry of Hajj & Umrah, KSA, including the Pak Hajj App, Saudi Visa Bio, and Nusuk, for the facilitation of Hujjaj.

1.12 ***"Hajj Package"*** means the aggregate amount payable for Hajj services and any additional facilities, as agreed between the Munazzam and the Haji and duly approved by MORA&IH.

1.13 ***"Hajj Quota"*** means the number of Hujjaj allocated by MORA&IH to a Munazzam for the performance of Hajj-2027.

1.14 ***"Hardship"*** means an unforeseen event or circumstance beyond the reasonable control of the Munazzam that hinders the provision of agreed services to a Haji; for the avoidance of doubt, financial default, mismanagement, or negligence on the part of the Munazzam shall not constitute Hardship.

1.23 ***"Monitoring"***means oversight of all arrangements and services provided by the Munazzam to Hujjaj during Hajj operations in both Pakistan and the Kingdom of Saudi Arabia, in line with the SPA and individual agreements with Hujjaj.

1.15 ***"Monitoring Cell"*** means the Monitoring Section in Hajj Wing of MoRA&IH.

1.16 ***"Mujamla Visa"*** means a Hajj visa issued by the Embassy of the Kingdom of Saudi Arabia in Pakistan, separate from the country's officially allocated Hajj Quota.

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1.17 ***"Munazzam"*** means a private limited company registered with SECP and MORA&IH in accordance with Saudi Taleemat. It is responsible for providing services to Hujjaj in both Pakistan and KSA.

1.18 ***"Performance Guarantee"*** means the amount deposited by the Munazzam, in the form of a bank guarantee, pay order, demand draft, or such other instrument as MORA&IH may prescribe, to secure satisfactory performance of Hajj operations.

1.19 ***"Private Hajj Management Portal"*** or "PHMP" also known as *Hajj Management System*means the official web-based platform maintained by MORA&IH and National Information Technology Board (NITB) for the digitization, processing, and real-time monitoring of bookings, payments, agreements, and all other Data pertaining to Munazzams and private-scheme Hujjaj, and which, with effect from Hajj-2027, supersedes and replaces any predecessor system (including the erstwhile DHC-MIS) for all purposes under this Agreement.

1.20 ***"Private Hajj Policy 2027–2030"*** means the multi-year policy framework approved by Federal Cabinet issued by MORA&IH governing the private Hajj scheme for the years 2027 to 2030, as amended, supplemented, or clarified by MORA&IH from time to time.

1.21 ***"Provisional Recognition Letter"*** or "PRL" means the letter issued by MORA&IH to a Munazzam for Hajj-2027, provisionally recognizing it for organizing Hajj groups, subject to the terms set out in Part III of this Agreement and in the PRL itself.

1.22 ***"Subletting"*** means the sale, purchase, or transfer of the Hajj Quota, or the delegation of Hajj operations, by a Munazzam to any other person or entity, in whole or in part.

Bahadur Rehman
ADG(HGeli)
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PART II — GENERAL OPERATIONAL OBLIGATIONS

2. Digital Booking and Payment Processing

2.1 All bookings of Hujjaj shall be digitized and processed exclusively through the PHMP.

2.2 The Haji, or his authorized nominee, shall deposit Hajj dues only on the PHMP.

2.3 Manual receipts by Munazzams are strictly prohibited and shall not be issued to any Haji under any circumstances. Issuance of a manual receipt shall be treated as a Major Penalty violation.

> ***Penalty: Major***

3. Bank Account Details

3.1 The Munazzam shall maintain its Designated Bank account numbers on the PHMP at all times, and shall not change any banking information during hajj operation.

> ***Penalty: Minor***

4. Baggage Identification

4.1 A QR code shall be issued to each Haji for baggage identification purposes.

> ***Penalty: Minor***

5. Mandatory Use of Hajj Mobile Apps

5.1 Use of the Pak Hajj App is mandatory for all private-scheme Hujjaj.

5.2 Complaints submitted through the Pak Hajj App shall first be referred to the concerned Munazzam for redressal.

5.3 A complaint that remains unresolved within twenty-four (24) hours of such referral shall automatically stand escalated to the Coordinator (Monitoring).

6. Accountability

6.1 The Munazzam shall be responsible for any breach of this Agreement.

6.2 An unresolved complaint shall be attributed to the Munazzam.

6.3 The Munazzam / Director shall attend all proceedings of the Coordinator (Monitoring) / CDC and/or the Appellate Committee as required, and shall implement, without delay and in letter and spirit, any decision rendered by either body.

PART III — PRL CONDITIONS

7. Provisional Recognition

7.1 The Munazzam shall comply with the terms and conditions of the Provisional Recognition Letter (PRL), which shall form an integral part of this Agreement. Any breach of the PRL shall be deemed to constitute a breach of this Agreement and may attract action under the Private Hajj Policy 2027–2030 and this Agreement.

> ***Penalty: Major***

PART IV — PENALTIES

8. Classification of Penalties

8.1 Penalties for violation of this Agreement are classified as Major Penalties and Minor Penalties, without prejudice to any criminal, civil, or regulatory liability that may separately arise against the Munazzam or its executives under any other law.

9. Major Penalties

One or more of the following may be imposed for a violation designated as a Major Penalty under this Agreement, having regard to its gravity, recurrence, and impact upon Hujjaj:

(a) cancellation or revocation of the Munazzam's recognition/licence;

(b) suspension of recognition/licence for a specified period;

(c) Black Listing of the management of the Munazzam;

(d) Forfeiture of Hajj Quota at least 5% of the total allocation for the relevant Hajj year;

(e) Forfeiture of the at least50% Performance Guarantee of the total guaranteed amount;

(f) Compensation to the aggrieved Haji of at least 50% of the Hajj Package amount, proportionate to the nature, severity and extent of the violation.

(g) Reference to the relevant law-enforcement or regulatory authority, including SECP, the Federal Investigation Agency, or the police, where the violation discloses a criminal offence, including fraud, cheating, or misappropriation;

(h) Permanent debarment from participation in the private Hajj scheme, where the Munazzam commits two or more Major Penalty violations within a rolling period of three Hajj years where the violation involves fraud.

10. Minor Penalties

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ASHFAQ (II)
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One or more of the following may be imposed for a violation designated as a Minor Penalty under this Agreement:

(a) Forfeiture of Hajj Quota up to 5% of the total allocation;

(b) Forfeiture of the Performance Guarantee up to 50% of the total guaranteed amount;

(c) Compensation to the aggrieved Haji proportionate to the violation;

(d) A fine proportionate to the violation, as determined by the Coordinator (Monitoring), the CDC, or the Appellate Committee;

(e) Issuance of a formal written warning, which shall be placed on the Munazzam's record and treated as an aggravating factor in the assessment of any subsequent violation.

11. Authority to Impose Penalties

11.1 The Coordinator (Monitoring), the CDC, or the Appellate Committee shall have the authority to impose penalties and/or award compensation under this Agreement, having regard to the nature, gravity, and recurrence of the violation and the overall conduct of the Munazzam. The designation of a violation as a Major or Minor Penalty shall not preclude the imposition of any other administrative action authorized under this Agreement, the Private Hajj Policy, or applicable law.

12. Procedure for Imposition of Penalties

12.1 No Major or Minor Penalty shall be imposed on the Munazzam without prior issuance of a written show-cause notice specifying the alleged violation and the provision of this Agreement said to have been breached.

12.2 The Munazzam shall be afforded reasonable time to respond to the show-cause notice, and an opportunity of personal hearing before the Coordinator (Monitoring) or the CDC, as applicable, save where MORA&IH determines that the interest of Hujjaj or the urgency of the matter requires interim measures pending inquiry, including interim suspension of further bookings by the Munazzam.

12.3 Every order imposing a penalty shall be in writing and shall record the reasons therefor.

12.4 An appeal against an order of the CDC shall lie before the Appellate Committee within fifteen (15) days of receipt of the order.

13. Aggravating and Mitigating Factors

13.1 In determining the category and quantum of penalty, the Coordinator (Monitoring), CDC, or Appellate Committee may have regard to: (a) the number of Hujjaj affected; (b) the financial loss caused; (c) prior violations by the Munazzam; (d) whether the violation was voluntarily and promptly remedied; (e) whether the violation involved dishonesty, fraud, or deliberate concealment; and (f) any genuine Hardship faced by the Munazzam.

14. Accuracy of Documents and Affidavits

14.1 The Munazzam warrants that every application, Affidavit, undertaking, certificate, financial statement, or other document submitted by it to MORA&IH, whether at the stage of recognition, booking, or otherwise, is true, accurate, and complete in all respects.

14.2 If any such Affidavit or document is found, at any stage — whether before, during, or after Hajj operations — to be inaccurate, incomplete, false, or misleading, the Munazzam shall be liable to a Major Penalty, without prejudice to (i) withdrawal of its recognition under Part III, and (ii) any criminal liability for perjury, fraud, or forgery that may separately arise under the applicable law.

Bahadur Rehman
ASQF(Cell)
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14.3 The submission of an inaccurate Affidavit or document shall be treated as an aggravating factor in the assessment of any other, concurrent violation.

Penalty: Major

15. Access to Data

15.1 The Munazzam shall, at all times, provide MORA&IH, the Coordinator (Monitoring), and any officer or auditor authorized by MORA&IH, full and unhindered access to all Data relating to its Hajj operations, whether maintained on the PHMP, Nusuk Masaar.

15.2 The Munazzam shall not restrict, delay, or in any manner impede such access, and shall furnish requested Data within the time specified by MORA&IH, which shall not ordinarily be less than twenty-four (24) hours, except in cases of urgency or ongoing complaint proceedings.

15.3 Denial of, or interference with, MORA&IH's access to Data — including the Ministry's real-time visibility of the Munazzam's transactions and interactions with Hujjaj or Saudi service providers on Nusuk Masaar and the PHMP — shall constitute a **Major** Penalty violation and an independent ground for withdrawal of recognition.

Penalty: Major

16. Data Protection and Confidentiality

16.1 The Munazzam shall collect, store, process, and transmit all personal and travel Data of Hujjaj — including passport details, contact information, medical records, payment information, and biometric data — solely for the purpose of Hajj operations and in accordance with the Private Hajj Policy 2027–2030 and applicable law.

16.2 The Munazzam shall implement reasonable administrative, technical, and physical safeguards to protect Hujjaj Data from unauthorized access, disclosure, alteration, loss, or misuse, whether held on the PHMP, Nusuk Masaar, or any internal system.

16.3 The Munazzam shall not disclose, sell, share, or transfer any Hujjaj Data to any third party, other than MORA&IH, the Government of the Kingdom of Saudi Arabia, or entities expressly authorized for Hajj operations, without the written consent of the Haji or the prior approval of MORA&IH.

16.4 The Munazzam shall promptly, and in any event within twenty-four (24) hours of becoming aware, notify MORA&IH and the Coordinator (Monitoring) of any breach, loss, or unauthorized access to Hujjaj Data, and shall take immediate remedial measures.

16.5 The obligations under this Clause shall survive even after completion of Hajj-2027 operations and the expiry or termination of this Agreement, for so long as the Munazzam retains any Hujjaj Data.

Penalty: Minor

17. Indemnity

17.1 The Munazzam shall indemnify and keep indemnified MORA&IH, its officers, and employees against all claims, losses, damages, costs, and expenses arising out of or in connection with: (a) any breach of this Agreement by the Munazzam, its employees, agents, or representatives; (b) any negligent, fraudulent, or unlawful act or omission of the Munazzam in the performance of Hajj operations; (c) any claim brought by a Haji arising from the Munazzam's default, misrepresentation, or failure to provide agreed services; and (d) any breach of Clause 16 (Data Protection and Confidentiality).

Bandar Rabbani
ADC (Hajj)
26 November 2026 02:34:38 AM

17.2 This indemnity shall be in addition to, and not in substitution for, any Forfeiture, penalty, or other remedy available to MORA&IH under this Agreement, and shall survive even after the expiry, suspension, or termination of this Agreement.

PART V — OPERATIONAL TERMS AND CONDITIONS

The following terms and conditions constitute an integral and binding part of this Agreement. The Munazzam shall ensure full compliance in letter and spirit; failure to do so may result in penalties under Part IV.

Section A — Office Infrastructure and Display Requirements

The Munazzam shall maintain a well-established and independent office that meets the following requirements:

A-1(i) the office must be located in an accessible, non-residential area, and must be equipped with functional computer systems, internet connectivity, telephone lines, and trained technical staff to ensure efficient operations;

A-1(ii) a signboard must be prominently displayed outside the office premises, containing: the registered Munazzam name (as per SECP records); Hajj Registration Licence number; Saudi Munazzam number; official telephone number; and functional website address;

A-1(iii) the location of the office and all displayed details must be consistent with SECP records and approved by MORA&IH.

> ***Penalty: Major***

Section A-2 — Website Maintenance and Information Disclosure

The Munazzam shall permanently maintain and regularly update its official website, which must include:

(a) Company Profile — background, vision, and scope of services;

(b) Details of Management — names and designations of key managerial personnel;

(c) Hajj Package Information — services, and facilities covered, as per MoRA&IH and Saudi guidelines;

(d) valid contact information — operational telephone numbers and email addresses for public inquiries and bookings.

The website must remain functional, secure, and accessible at all times, and reflect the latest and accurate information consistent with records submitted to MORA&IH and SECP.

> ***Penalty: Major***

Section B — Hajj Packages and Booking Process

B-1 The Munazzam shall, prior to the commencement of its booking operations, upload on the PHMP the details of each approved Hajj Package, including: (a) the package template approved by MoRA&IH; (b) the services and facilities included; and (c) any optional or additional facilities offered.

B-2 An intending Haji shall select a Munazzam and the desired Hajj Package through the PHMP and submit a booking electronically.

Bahaldur Rehman
ASO (HGeII)
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B-3 The intending Haji shall deposit the Hajj dues only on the PHMP through payments methods available on the system. No payment shall be accepted outside the payment mechanisms authorized under the PHMP.

B-4 Upon successful confirmation of payment, the PHMP shall generate the Hajj Package Details, which shall constitute the official booking record between the Munazzam and the Haji and shall be made available to both parties through the PHMP.

B-5 The Munazzam shall not charge or recover from the Haji any amount in excess of the approved Hajj Package or any additional amount not disclosed on the PHMP and agreed by the Haji.

> ***Penalty: Major***

Section C — Hajj Booking

C-1 The Munazzam shall book only those intending Hujjaj who are eligible for Hajj under the Private Hajj Policy 2027–2030 and possess a valid Machine-Readable Pakistani passport and such other documents as may be prescribed by MORA&IH or the Government of the Kingdom of Saudi Arabia.

C-2 The Munazzam shall ensure that all Hajj dues are received through payment mechanisms reflected on the PHMP, ensuring complete financial visibility and traceability.

C-3 The Munazzam shall not sell, purchase, assign, transfer, or sublet, directly or indirectly, its allocated Hajj Quota or any part thereof to any person, entity, Munazzam, agent, or sub-agent.

C-4 The Munazzam shall undertake bookings strictly through the PHMP in accordance with Clause 2 and Section B of this Agreement.

C-5 The Munazzam shall not initiate or conduct any Hajj bookings unless expressly authorized by MORA&IH.

C-6 The Munazzam shall ensure that bookings do not exceed its allocated Hajj Quota or any other limit prescribed by MORA&IH.

C-7 The Munazzam shall not arrange, facilitate, or book any person for Hajj on visit, business, Mujamla, or any visa category other than the visa authorized for the Private Hajj Scheme, whether directly or indirectly through any person, agent, or sub-agent.

> ***Penalty: Major (C-1 to C-7)***

C-8 The Munazzam shall ensure that all booking records, agreements, payments, amendments, and related information are accurately maintained on the PHMP in accordance with this Agreement and the instructions issued by MoRA&IH from time to time.

C-9 The Munazzam shall permit substitution only in accordance with the Private Hajj Policy 2027–2030 and the instructions issued by MORA&IH, ensuring that the dropped-out Haji has no objection, has been refunded in accordance with the Hajj Agreement, and that all substitutions are recorded on the PHMP and reported to MORA&IH.

C-10 The Munazzam shall provide each Haji with a Hajj Guide/Book, in hard or electronic form, covering Manasik-e-Hajj and administrative instructions, before departure for the Kingdom of Saudi Arabia.

C-11 Female Hujjaj may perform Hajj without a Mehram, subject to the applicable laws, the Private Hajj Policy 2027–2030, and the instructions of the Governments of Pakistan and the Kingdom of Saudi Arabia.

Bahidur Hussain
ASQ(HGeI)
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C-12 The Munazzam shall ensure uploading of all medical certificates and health documents by hujjaj required under the applicable laws, the Private Hajj Policy 2027–2030, and the Saudi Taleemat.

> ***Penalty: Minor (Clauses C-8 to C-12)***

Section D — Accommodation Arrangements

D-1 The Munazzam shall ensure that the accommodation details uploaded on the PHMP are accurate, complete, and consistent with the corresponding information uploaded on the Nusuk Masaar system and shall promptly update both systems whenever any approved change is made.

D-2 The Munazzam shall provide accommodation to Hujjaj strictly in accordance with the Hajj Package, the Hajj Agreement, and the accommodation details uploaded on the PHMP and Nusuk Masaar through SPC.

D-3 The accommodation provided through SPC shall comply with the standards prescribed by the Government of the Kingdom of Saudi Arabia, including the applicable Tasneef, Tasreeh, and other Saudi Taleemat.

> ***Penalty: Major***

Section E — Travel Arrangements

E-1 The Munazzam shall arrange travel for the intending Haji or substitute as agreed in the Hajj Package and confirm the same at least Three (03) days prior to the departure of the Hajj flight.

E-2 The Munazzam shall deploy adequate number of representatives in the Kingdom of Saudi Arabia, in accordance with the applicable Saudi Taleemat to provide reception, guidance, assistance, and other agreed services to Hujjaj throughout the Hajj operation. These responsibilities shall not be assigned to any Haji.

E-3 The Munazzam shall ensure all pilgrims are provided with, and wear, a Nusuk Card and Maktab Bracelet in accordance with the Saudi Taleemat.

E-4 The Munazzam shall provide an identity card to each Haji, per the Ministry's specimen, containing: Name; passport number; KSA building address; Service Centre number; Pakistani contact number; Hajj application number; Munazzam name and registration number; Pakistani Hajj Mission contact number; KSA Complaint Cell number; QR code, and the KSA contact number of the Munazzam and its representative.

> ***Penalty: Major: E-2. Minor: E-1, E-3, E-4***

Section F — Administrative Arrangements

F-1 The Munazzam shall be responsible for uploading all Hajj-related information on Nusuk Masaar for timely visa issuance; the same information shall be available on the PHMP.

F-2 The CEO/Director or representative of the Munazzam shall accompany the Hujjaj to KSA and remain with the group throughout their stay in KSA.

F-3 The Munazzam shall maintain experienced employees at a ratio of one employee per ninety-nine (99) Hujjaj, per the Saudi Taleemat.

F-4 The Munazzam shall specifically mention, in the Hajj agreement and during training sessions, the names of the Ziaraat to be arranged in Makkah and Madina.

Zulfiqar Hussain
ADDITIONAL SECRETARY
21 November 2026 02:14:58 PM

F-5 The Munazzam shall upload correct information regarding flights, KSA accommodation, maktab information and staff contact/WhatsApp numbers on the PHMP.

F-6 The Munazzam shall furnish a Performance Guarantee equivalent to five percent (5%) of the approved Hajj Package value, in such form and manner as may be prescribed by MORA&IH, bank guarantee, pay order, demand draft, or any other instrument notified by MORA&IH from time to time. The Performance Guarantee shall remain valid for the period prescribed by MORA&IH and shall be released upon satisfactory completion of Hajj operations and disposal of all complaints, if any. Where any complaint or proceedings against the Munazzam are pending before the Coordinator (Monitoring), the Complaint Disposal Committee (CDC), the Appellate Committee, or any other competent authority, MORA&IH may retain the Performance Guarantee until the final disposal of such proceedings.

F-7 The Munazzam shall obtain surety from its Hujjaj against skipping/overstaying in Saudi Arabia and shall ensure their return within the due course of time.

> ***Penalty: Major: F-2, F-3, F-5, F-6, Minor: F-4, F-7.***

Section G — Information and Documentation

G-1 The Munazzam shall upload and maintain on the PHMP complete, accurate, and up-to-date information relating to its registration, authorized representatives, accommodation, logistics, operational arrangements, and all other information and documents required by MORA&IH for Hajj operations, within the timelines prescribed by MORA&IH.

G-2 The Munazzam shall review bookings submitted through the PHMP in accordance with this Agreement, the Private Hajj Policy 2027–2030, and the instructions issued by MORA&IH.In case of any dubious / fake bookings the Munazzam may contact MoRA&IH for appropriate action.

G-3 The Munazzam shall ensure that all information recorded on the PHMP in respect of each Haji, including contact details, nominee information, travel particulars, and other required records, is complete, accurate, and updated before final confirmation of booking.

G-4 The Munazzam shall upload and maintain all logistics and operational information required on the PHMP, including any subsequent amendments, within the timelines prescribed by MORA&IH.

> ***Penalty:Minor: G-1, G-2, G-3, G-4.***

Section H — Post-Hajj Requirements

H-1 The Munazzam shall provide annual financial statements (audit reports), duly authenticated by its auditors, as and when requisitioned by MORA&IH.

H-2 The Munazzam shall cooperate with the Monitoring team deployed in KSA in order to complete electronic post-hajj survey.

> ***Penalty: Major: H-1. Minor: H-2***

Section I — General Rules and Regulations

I-1 The Munazzam shall treat the Hujjaj with dignity and respect.

I-2 The Munazzam shall abide by the rules, regulations, and instructions issued by the Government of Pakistan and KSA from time to time.

Bahadur Nasrullah (ASC-I (HQ)) 26 November 2026 01:14:38 PM

I-3 The Munazzam shall conduct Hajj training for intending Hujjaj covering Manasik-e-Hajj and administrative matters, including facilities in Mashair (tent capacity, toilets, cooling, food menu, bedding, transport, per Tawafah, and the agreed package), and shall upload the training schedule (date, time, venue) on the PHMP with intimation to the concerned Directorate of Hajj, ensuring 100% intimation to intending Hujjaj.

I-4 The Munazzam shall impart training regarding Hajj Mobile Apps to ensure real-time updates, feedback, and notifications for Hujjaj, who shall also be provided a QR code (per MORA&IH specimen) containing their Hajj details.

I-5 Any fraudulent act on account of Hajj arrangements in Pakistan or KSA on the part of the Munazzam shall be treated as a mis-commitment.

> ***Penalty: Major: I-1, I-2, I-3, I-5. Minor: I-4***

Section J — General Instructions

J-1 The Munazzam shall deposit comprehensive packages charges into its designatedNusuk Wallet strictly in accordance with the deadlines prescribed by the Government of the Kingdom of Saudi Arabia and the instructions issued by MORA&IH from time to time.

J-2 The Munazzam shall give **full and real-time visibility**, on the PHMP, of the Hajj amounts transferred against the associated list of pilgrims, in accordance with Clause 15 (Access to Data) and KSA timelines.

J-4 Efforts will be made to resolve complaints of Hujjaj in KSA. The Coordinator (Monitoring) will decide and settle complaints, as per this Agreement, only unsettled complaints shall be placed before the CDC in Pakistan, and settled cases shall not be reopened.

J-5MORA&IH's decision interpreting any clause of this Agreement shall be considered final. Performance assessment/audit of the Munazzam may be carried out at any time.

J-6 All complaints of Hujjaj against the Munazzam referred by the Coordinator (Monitoring) and any other unresolved complaints, shall be placed before the CDC in Pakistan, which shall have authority to impose one or more penalties for violation of individual agreements, duly approved Hajj Packages, non-compliance with this Agreement, the monitoring mechanism, or any other fraud upon Hujjaj. An appeal against a CDC decision shall lie before the Appellate Committee within fifteen (15) days of issuance of the decision. Efforts will be made to dispose appeals within 30 day.

J-7 Only signed complaints of Hujjaj received within the time determined by MORA&IH shall be considered by the CDC.

J-8 Complainants may withdraw their complaints, or arrive at a mutual settlement, only before the decision of the CDC.

J-9 The Munazzam shall abide by the terms and conditions prescribed in this Agreement, or any additional conditions prescribed thereafter by MORA&IH, the Government of Pakistan, and KSA.

J-10 The Munazzam shall deposit the entire profit or mark-up accrued on Hajj dues deposited by Hujjaj in its collection / retention account into the Pilgrim Welfare Fund, in the manner prescribed by MORA&IH, within thirty (30) days of the completion of Hajj-2027 operations. The Munazzam shall not withdraw, adjust, or utilize any such amount for any purpose, and shall submit the proof of deposit, along with a bank-certified statement of the profit accrued, to the PWF Section of MORA&IH. Failure to comply shall constitute a Major Penalty violation, and the amount may be recovered from the Performance Guarantee.

Bahadur Hussain
ADC(HCO)
26 November 2026 02:34:38 AM

I have read and understood this Service Provider Agreement for Hajj-2027 ("SPA-2027") in its entirety, including Part III (PRL Conditions) and Part IV (Penalties), and undertake that all activities pertaining to the performance of Hajj by the Munazzam shall be governed by the Private Hajj Policy 2027–2030 and this Agreement.

I shall abide by all provisions of this Agreement, as well as any other terms, conditions, or SOPs prescribed hereafter by MORA&IH and the Government of the Kingdom of Saudi Arabia, for providing services to Hujjaj during Hajj-2027.

SIGNATURES

IN WITNESS WHEREOF, the Parties have executed this Agreement on the day and year first above written.

For and on behalf of Munazzam

Signature: _____

Name & CNIC: _____

Name & Designation: CEO of _____ Munazzam

For and on behalf of the MoRA&IH

Stamp & Signature: _____

Bahadur Hussain
ADG(HGeII)
26 November 2026 02:34:38 PM