



PHOTO: PRABIR DAS

## Hope and Hardship Mark Hajj Departure

**Under Saudi law, individuals caught with these substances face immediate arrest, long-term imprisonment, and heavy financial penalties. Even common household items, if not packaged correctly, can lead to hours of detention at airport customs.**

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"I always told my son that my only remaining wish was to see the Kaaba. I didn't know he was saving every penny just for me. Standing here today, I realise this journey is not just my prayer, but the result of my son's hard work and love," shared Ahmed.

### STRICT REGULATIONS AND PENALTIES

The Hajj environment is strictly regulated to ensure the safety of millions. Failing to follow Saudi customs and administrative laws can lead to severe legal consequences. For instance, carrying prohibited items like zarda, betel leaves and dried fish are strictly mentioned. Under Saudi law, individuals caught with these substances face immediate arrest, long-term imprisonment, and heavy financial penalties. Even common household items, if not packaged correctly, can lead to hours of detention at airport customs.

Beyond luggage restrictions, there are administrative penalties for procedural

errors. The Saudi Ministry of Hajj and Umrah has implemented a "No Permit, No Hajj" policy.

Health regulations are equally strict. Pilgrims who do not carry valid vaccination certificates or attempt to bring unauthorised medicines without a doctor's prescription may be denied entry. If a pilgrim is found carrying commercial quantities of goods under the guise of personal items, they may face confiscation and high commercial taxes. Understanding these rules is essential, as a single mistake can turn a spiritual journey into a legal nightmare.

### A JOURNEY OF A LIFETIME

The Hajj is more than just a trip; it is a test of patience. By following the rules and preparing both physically and mentally, pilgrims can focus on their prayers rather than logistical hurdles. Despite the challenges, the sense of unity and the fulfillment of a life-long pillar of Islam make every struggle worth it.

## FINANCE YOUR PILGRIMAGE

Performing Hajj is a lifelong spiritual aspiration for millions, yet navigating the financial and logistical requirements often demands careful foresight and expert support. In this interview with The Daily Star, Ahsan Zaman Chowdhury, Managing Director & CEO, Trust Bank PLC discusses how it is simplifying this sacred journey through its Shariah compliant TIB Barakat Hajj Deposit Scheme and specialised on-ground services.

**The Daily Star (TDS):** Can you provide an overview of your bank's current Hajj-specific financial products? What makes

qualitative and quantitative screening to exclude shariah prohibited sectors such as alcohol, gambling, and interest-based finance. All investment transactions are conducted using Shariah-compliant contracts like Murabahah, Musharakah and Ijarah.

**TDS:** Does your bank offer value-added services such as specialised Hajj debit cards (with zero-forex markups), travel Takaful (Islamic insurance), or currency exchange discounts for pilgrims?

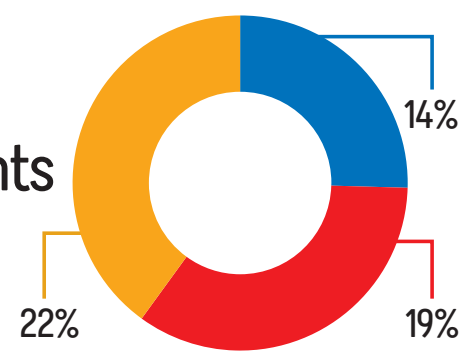
**AZC:** Trust Bank provides a Hajj Prepaid Card, ensuring



**AHSAN ZAMAN CHOWDHURY**  
Managing Director & CEO,  
Trust Bank PLC

## Yearly growth of hajj accounts

■ 2023  
■ 2024  
■ 2025



your "Hajj Savings Account" or "Hajj Deposit Scheme" unique in this competitive market?

**Ahsan Zaman Chowdhury (AZC)** Trust Bank PLC offers the TIB Barakat Hajj Deposit Scheme, a Shariah-compliant savings product based on the Mudarabah (profit-sharing) principle. The scheme provides flexibility with tenures ranging from 2 to 10 years. Customers can withdraw their principal along with earned profit before maturity if they secure a Hajj slot early, upon providing valid documentation.

**TDS:** How does your Shariah Board oversee the management of Hajj funds to ensure they are invested only in Halal avenues?

**AZC:** The bank's Shariah Supervisory Board ensures strict adherence to Islamic principles. Investments undergo both

secure and convenient financial transactions during pilgrimage. The card is issued free of charge and can be even obtained from Hajj Camp booth with basic documentation such as a passport and NID.

**TDS:** How is your bank balancing its offerings between long-term savings for the youth and short-term financing for those who want to perform Hajj sooner but haven't started saving yet?

**AZC:** Trust Bank PLC offers flexible Hajj Deposit Schemes tailored for both long-term planners and immediate pilgrims. With options ranging from monthly instalments for younger clients to a 2-year maturity plan, supplemented by currency services and registration assistance.

*Interview conducted by Adrin Sarwar.*



**Looking towards 2026, the bank is enhancing its support by offering streamlined registration, currency exchange, and tailored deposit schemes at its Ashkona Hajj Camp booth, ensuring the pilgrimage is both financially accessible and professionally organised.**



## ইসলামী ব্যাংক

বাংলাদেশ শিএলসি | ইসলামী শরী'আহ মোতাবেক পরিচালিত

# ইসলামী ব্যাংকের হজ প্রিপেইড কার্ডে হজ হবে নিশ্চিত



- দ্রুততম সময়ে ফ্রি এভোর্সমেন্ট
- সৌদি আরবে যেকোনো এটিএম বুথ হতে সৌদি রিয়াল উত্তোলন
- সৌদি আরবে সকল পিওএস মেশিনে পেমেন্ট সুবিধা
- হাজীদের থাকা খাওয়াসহ যাবতীয় খরচের বিল পরিশোধ
- ধর্ম বিষয়ক মন্ত্রণালয়ের 'Labbaik' অ্যাপে কার্ডের ব্যালেন্স ও স্টেটমেন্ট দেখার সুবিধা
- অব্যবহৃত ব্যালেন্স রিফান্ড সুবিধা
- কার্ড ইস্যুতে কোন চার্জ নেই। ব্যাংক অ্যাকাউন্টেরও প্রয়োজন নেই
- ইসলামী ব্যাংকের যেকোনো শাখা, উপশাখা ও আশকোনাহু হজ বুথে এই কার্ড পাওয়া যায়।





**M. NAZEEM A. CHOWDHURY**  
Additional Managing Director  
Prime Bank PLC.



**The Prime Hasanah Hajj Scheme is more than just a financial product; it is a catalyst for social and spiritual enrichment. By encouraging disciplined savings, Prime Bank is helping to foster a culture of financial prudence within the community.**

## PIONEERING FAITH-DRIVEN financial planning

ADRIN SARWAR

For millions of Muslims in Bangladesh, performing Hajj is the culmination of a lifelong spiritual journey. However, the rising costs and the need for significant payments often turn this sacred aspiration into a financial challenge. Recognising this gap, Prime Bank has introduced the Prime Hasanah Hajj Scheme, a dedicated Shariah-compliant solution designed to make the pilgrimage accessible, organised, and ethically sound.

### A VISION ROOTED IN FAITH AND RESPONSIBILITY

The Prime Hasanah Hajj Scheme was born out of a desire to merge practical financial management with spiritual fulfilment. Prime Bank's vision for Islamic banking transcends simple transactions; it aims to provide a socially responsible and spiritually conscious alternative to conventional finance. By offering a structured path to save for Hajj, the bank empowers customers to fulfil their religious obligations without the stress of last-minute financial burdens.

### PRACTICAL SUPPORT FOR BANGLADESHI PILGRIMS

The core of the Hasanah Hajj Scheme lies in its simplicity and discipline. Understanding that every individual's financial capacity is different, the bank offers flexible tenures ranging from one to ten years. Customers commit to depositing a fixed amount monthly, allowing them to build a substantial fund over

time. One of the most inclusive features of this scheme is the absence of an initial deposit requirement. Unlike many savings plans that require a significant starting balance, Prime Bank has removed this barrier. This reflects the bank's commitment to financial empowerment and equal opportunity.

### THE FOUNDATION OF FAIRNESS

At the heart of the scheme is the Mudaraba principle, a cornerstone of Islamic finance that ensures ethical transparency. Profits generated from these investments are shared according to pre-agreed terms. This model was chosen specifically because it replaces interest with risk-sharing and fairness, ensuring the entire process remains spiritually acceptable for the pilgrim.

### TRANSPARENCY AND GOVERNANCE

To maintain the highest standards of trust, the scheme's profit rates are managed with rigorous oversight. Rates are provisional and subject to periodic review by the bank's Asset Liability Committee (ALCO).

Prime Bank also balances fairness with Shariah compliance regarding premature encashment. If a customer needs to close the account within one year, the principal is returned. If closed after one year but before maturity, the customer receives the principal plus profit at the prevailing savings rate.