Pasban Remittances Rewards Scheme

Frequently Asked Questions (FAQs)

for Beneficiaries and Senders of Home Remittances

| Version 3 | 25 September 2026

To be read with the Terms & Conditions (Version 3)

Notes: These FAQs follow the Terms and Conditions as updated by PBA on 12 September 2026 (launch 1 October 2026, Scheme year to 30 September 2027, first Draw on 15 January 2027 for October to December 2026, wallets and microfinance bank accounts included list of Participating Banks on the 1LINK and banks' websites).

Where the T&Cs still carry a bracketed placeholder, the FAQ carries the same bracket. The FAQs are written to be published as a web page and printed leaflet, in English and Urdu. Participating Banks may reword these FAQs for clarity, simplicity, tone, or translate them into Urdu or other regional languages for their own customer communications, call centres, branch material and websites, provided the substance and rules of the Scheme are not changed.

The FAQs function as an explanation, they do not add rules. Where an answer and the T&Cs differ, the T&Cs prevail, and the FAQs state that also.

Pasban Remittances Rewards Scheme

Frequently Asked Questions (FAQs)

Summary

Question	Short answer
What is it?	A free reward scheme for people in Pakistan who receive home remittances into their bank account. Winners are picked by a quarterly random Draw.
Who runs it?	Pakistan's banks, through the Pakistan Banks Association, under the patronage of the State Bank of Pakistan. 1LINK runs the technology.
What does it cost me?	Nothing. There is no fee, no ticket to buy and no deposit to keep. Your remittance is never at risk.
How do I enter?	You do not. Entry is automatic when a qualifying remittance, sent through a Participating Bank, is credited to your eligible account.
How do I earn entries?	One Token for USD 100 to 149 received, two for USD 150 to 249, three for USD 250 to 349, and one more for every further USD 100. No limit.
What can I win?	Each quarter: one prize of PKR 100 million, 20 of PKR 25 million, 100 of PKR 10 million and 2,400 of PKR 1 million. 2,521 winners every Draw.
When is the first Draw?	15 January 2027, for remittances received from 1 October to 31 December 2026.
How is a prize paid?	In cash, into the winning account, after your bank has verified you. Tax is deducted at source.
Who do I ask?	Your own bank, through its call centre, branch or app. Never anyone who asks you to pay to claim a prize.

Part A. For beneficiaries (people who receive remittances in Pakistan)

About the Scheme

Q1. What is the Pasban Remittances Rewards Scheme?

It is a reward scheme for people in Pakistan who receive money from family and friends abroad through banks. Every three months, a random Draw picks 2,521 winners from among the accounts that received qualifying remittances, and each winner receives a cash prize. The Scheme is funded entirely by Pakistan's banks and is run by the Pakistan Banks Association (PBA) with 1LINK, under the patronage of the State Bank of Pakistan (SBP).

Q2. Why has it been introduced?

To encourage overseas Pakistanis and their families to send and receive money through banks rather than through informal channels. Money that comes through banks is safer for you, arrives in your own account, and supports the country's economy.

Q3. Is this a lottery or gambling?

No. You pay nothing to take part, you buy nothing, and you risk nothing. Your remittance is yours in full whether or not you win. The Scheme is a promotional reward paid for by the banks from their own funds, in the same way that a bank might reward its customers for using a service. It is not a lottery, a wager or a bet.

Q4. Is it the same as Sohni Dharti?

No. Sohni Dharti is a separate, ongoing Government of Pakistan scheme. Pasban Remittance Rewards is a new initiative that builds on some of the same underlying infrastructure, but the two are not the same, and rewards don't carry over between them.

Q5. How long will the Scheme run?

The Scheme starts on 1 October 2026 and runs until 30 September 2027. The banks may extend it for further periods; any extension will be announced on the official websites and by the Participating Banks.

Taking part

Q6. Do I need to register or fill in a form?

No. Participation is automatic. If a qualifying remittance, sent through a Participating Bank, is credited to your eligible account, Entries are created for your account by 1LINK's system from the data your bank already reports. You do not need to do anything.

Q7. Does it cost anything?

Nothing at all. You will never be asked to pay a fee, buy a ticket, keep a minimum balance or give anything of value to take part or to receive a prize. If anyone asks you to pay to enter, to claim or to release a prize, they are not acting for the Scheme. Do not pay, and report it to your bank or wallet provider at once.

Q9. What kind of account counts?

A Pakistan Rupee account in your own name (or a joint account of individuals), which is open and active. This includes branchless-banking wallets (such as SadaPay or NayaPay) and accounts at microfinance banks. Your account does not itself need to be at a Participating Bank, provided the remittance is sent through a Participating Bank. Roshan Digital Accounts, foreign-currency accounts and accounts of companies, firms or trusts do not count.

Q10. I have more than one account. Do they all count?

Yes, each account is treated separately for earning Entries. Each account earns Entries on the remittances credited to it, and each account is a separate entrant in the Draw. However, a person (identified by CNIC) can win only one prize per Draw. If Entries linked to the same person are selected in more than one prize category, the higher prize stands, and the other selection is void and re-drawn.

Q11. Can I choose not to take part?

Yes. Tell your bank or wallet provider in writing, or through any channel it provides for this, and it will exclude your account from the next Draw Period onwards. You can opt back in the same way. Opting out has no effect on your remittances or your account.

Q12. Who cannot win?

Directors, officers and employees of PBA, 1LINK, SBP and any Participating Bank, and any person directly engaged in the design, administration, operation or audit of the Scheme, together with their staff, cannot win. If such a person is selected, the selection is void and an alternate winner is drawn.

You also cannot receive a prize if, at the time of verification, your account is closed, frozen, blocked, dormant or under a legal restraint, or if you are a person to whom a bank is prohibited by law from making a payment.

Which remittances qualify

Q13. What is a home remittance?

Money sent by an individual outside Pakistan to an individual in Pakistan through a bank, an exchange company or a licensed money transfer operator, and credited directly into a Pakistani

Rupee account in Pakistan. Payments for goods, services, trade or investment, and transfers between your own accounts, are not home remittances.

Q14. What are the conditions for a remittance to qualify?

Four things must all be true: it is received through a formal channel, processed by a Participating Bank, and credited directly into your eligible account (which does not itself need to be at a Participating Bank); its value is at least USD 100 (converted from rupees at the SBP daily rate); your account has received a remittance of at least USD 100 in each of three consecutive months in the Draw Period; and it is genuine and has not been reversed, cancelled or disputed.

Example: if your account receives USD 100 or more in October, November and December 2026, those remittances qualify for the January 2027 Draw.

Q15. What if I receive money only once or twice in the quarter?

Under the current rules, the account must receive a remittance of at least USD 100 in each of three consecutive months in the Draw Period. If it does not, the remittances in that quarter do not qualify for that Draw. The rule applies to the account, not to the sender, so remittances from different senders to the same account all count towards the three months.

Q16. Does cash collected over the counter count?

No. Money paid out to you in cash at a bank branch, exchange company or agent, even if you have an account, does not qualify. Ask your sender to send the money directly to your bank account or wallet.

Q17. Does money received in my Roshan Digital Account count?

No. Roshan Digital Accounts and foreign-currency accounts are outside the Scheme.

Q18. Does money sent through Western Union, MoneyGram, Ria or a similar service count?

Yes, if it is processed by a Participating Bank and credited directly into your eligible account. It does not count if you collect it in cash.

Q19. Does money sent through a hundi or hawala dealer count?

No. Only money that comes through a bank, exchange company or licensed money transfer operator and lands in your bank account or wallet qualifies. Informal channels are also unlawful and unsafe.

Q20. What if a remittance is reversed or returned?

A reversed, cancelled, returned or duplicated remittance does not qualify. Any Token created for it is cancelled, even if the Draw has already taken place, and any prize selected on it is void.

Entries

Q21. What is a Token?

A Token is an electronic entry in the Draw, created automatically for each qualifying remittance. It has a unique number and belongs to the account that received the money. In some material it may be called a ticket or an entry; they mean the same thing.

Q22. How many Entries does a remittance earn?

Entries depend on the value of the remittance in US dollars: below USD 100 earns none; USD 100 to 149 earns one; USD 150 to 249 earns two; USD 250 to 349 earns three; and every further USD 100 earns one more. Amounts are rounded to the nearest USD 100, so USD 149 earns one Token and USD 150 earns two.

Examples: USD 120 earns 1 Token; USD 200 earns 2; USD 500 earns 5; USD 1,000 earns 10. There is no upper limit.

Q23. How is the dollar value worked out?

Your remittance is credited to your account in Pakistani Rupees. 1LINK's system converts the rupee amount to US dollars using the SBP daily exchange rate for the day the transaction is processed. The rate your bank or the sender's service used is not relevant to the Token calculation.

Q24. Can I buy, sell, transfer or give away Entries?

No. Entries have no monetary value, cannot be transferred and cannot be redeemed for anything. They are only a record that your account is in the Draw.

Q25. Does having many Entries guarantee a prize?

No. More Entries give more entries in the Draw, but every Draw is random and no account is guaranteed to win.

Q26. How will I know how many Entries I have?

Your bank or wallet provider will inform you through the channel it normally uses (for example SMS, its mobile app, e-mail or your statement). 1LINK's system holds the authoritative record. If you believe a qualifying remittance has not earned a Token, contact your bank or wallet provider before the [7th] day of the month after the quarter ends, so it can be checked before the Draw pool closes.

Q27. Do unused Entries carry forward to the next Draw?

No. Entries are valid only for the Draw of the quarter in which the remittance was received. After that Draw, they expire.

The Draw

Q28. When are the Draws held?

Once every quarter, ordinarily on the 15th of the month after the quarter ends (or the next working day if the 15th is a holiday). The first Draw is on 15 January 2027 for remittances received from 1 October to 31 December 2026. Later Draws follow in April, July and October 2027.

Q29. How is the Draw conducted?

Through 1LINK's Draw System, which selects winning Entries using an algorithm-based random process with no manual intervention. The system that creates Entries and the Draw System are independently audited before launch and periodically afterwards, and each Draw is supervised on behalf of the Steering Committee.

Q30. What are the regions, and why do they matter?

The first prize is drawn from all Entries in Pakistan, wherever the money came from. The second, third and fourth prizes are drawn separately within five regions, based on the country the remittance was sent from: GCC, United Kingdom, Europe, North America and other countries. Prizes are allocated to the regions as follows:

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

This means that your chance in the second, third and fourth prizes depends on the number of Entries in your region, not in the whole country. The regional split applies for the first two Draws and may be reviewed afterwards.

Q31. Can one account win more than one prize in a Draw?

No. An account can win only one prize in a Draw. Once an account is selected, its other Entries are excluded from the remaining categories in that Draw. An account that wins stays eligible for later Draws.

Q32. How will I know the results?

Results are announced on the day of the Draw on the 1LINK website, through the Participating Banks and in the media, showing only the winning Token number for each prize category, without any winner's name, account number or other personal details. Your identity will not be disclosed unless you give consent. If your account is selected, your own bank will contact you directly through the contact details on your account.

Prizes and payment

Q33. What are the prizes?

Every quarter: one first prize of PKR 100 million; twenty second prizes of PKR 25 million; one hundred third prizes of PKR 10 million; and 2,400 fourth prizes of PKR 1 million. That is 2,521 winners and PKR 4 billion in prizes every Draw, PKR 16 billion a year.

Q34. Are prizes paid in cash?

Yes, only in cash, in Pakistani Rupees, by credit to the winning account. There are no cars, motorcycles, phones or gifts under the Scheme, and no one is authorised to offer them in its name.

Q35. Is tax deducted?

Yes. The prize amounts advertised are gross. The bank or wallet provider paying the prize deducts tax at source as required by the Income Tax Ordinance 2001, at the rate that applies to you on the payment date, and credits the net amount to your account. Your bank or wallet provider will give you a certificate of the tax deducted.

Q36. What happens if I Win (one of the prizes)?

Winning beneficiary Account in the Draw is provisional. Within [five] working days of the Draw, your bank or wallet provider will contact you to tell you that your account has been selected and what it needs from you. It will then verify the remittance, your identity, your account and your eligibility. Once verification is complete, the prize (after tax) is credited to the same account, ordinarily within the same month of the Draw.

Please respond promptly to your bank or wallet provider and provide what it asks for, such as a copy of your CNIC or NICOP, a declaration that you are not an ineligible person, and any tax form required. Your bank or wallet provider may ask you to visit a branch.

Q37. What if the bank cannot reach me?

Your bank or wallet provider will use the contact details on your account and will make repeated documented attempts. If verification cannot be completed within [30] days of the Draw because you have not responded or cannot be reached, and remains incomplete [90] days after the Draw, the prize is forfeited and goes back into the prize pool for a later Draw. Keep your mobile number and address up to date with your bank or wallet provider.

Q38. Can I ask for the prize to be paid to a different account or person?

No. The prize is credited only to the account that was selected. If that account has been closed, your bank or wallet provider may, at its discretion and after verification, pay the prize into another account in your sole name with the same provider.

Q39. My account is a joint account. Who gets the prize?

The prize is credited to the joint account and is dealt with under the account's operating instructions, like any other credit. All joint holders must be eligible; if any joint holder is an ineligible person, the account cannot win. How joint holders share the money is a matter between them.

Q40. What if the account holder is under 18?

The prize is credited to the minor's account and dealt with by the guardian in accordance with the rules of the account and the law.

Q41. What happens if the winner has died?

The prize is paid to the legal heirs in accordance with the bank's procedures for deceased customers and the law, on production of the documents the bank requires (such as a succession certificate). If the account was a joint account with survivorship instructions, the prize is paid according to those instructions.

Q42. What if I am found not to be eligible after being selected?

The prize is not paid, the selection is void, and an alternate winner is selected by a fresh random draw from the remaining pool of eligible Entries for that Draw. You have no claim to a prize that is withheld for this reason.

Safety, privacy and complaints

Q43. Someone called or messaged me saying I have won and asked for a fee or my card details. What should I do?

Do not pay anything and do not share your PIN, password, card details or one-time passcodes with anyone. The Scheme never charges a fee, and your bank or wallet provider will never ask for your PIN or passcode. Genuine contact about a prize comes only from your own bank or wallet provider through its official channels. Report any suspicious call or message to your bank or wallet provider immediately.

Q44. What information about me is used, and by whom?

Your bank or wallet provider shares the details of remittances credited to your account with 1LINK, as it already does under SBP's remittance reporting arrangements. 1LINK uses that data only to create Entries, run the Draw and prepare winner and audit reports. If your account is selected, your details are shared with your bank or wallet provider, the bank that reported the remittance, PBA, SBP and the Scheme's independent auditor, for verification and audit only. The data is not used for marketing and is not shared with anyone else.

Q45. Will my name be published if I win?

No. Results are announced without names or account details. Your name, photograph or story will be used only if you separately agree in writing, and you are free to decline without any effect on your prize.

Q46. I think a Token is missing, or I disagree with something. What do I do?

Contact your own bank or wallet provider first, through its call centre, branch, mobile app or complaint channel, quoting your account number and the remittance reference and date. Your bank or wallet provider will acknowledge your complaint within [two] working days and respond within [10] working days. Technical questions about Entries or the Draw are referred by your bank or wallet provider to 1LINK; you do not need to contact 1LINK yourself.

Q47. What if I am not satisfied with my bank's answer?

Ask your bank or wallet provider to escalate the matter to PBA, which may refer it to the Scheme's Steering Committee. You also retain your right to complain to the State Bank of Pakistan through its consumer complaint channel [Sunwai portal] or to the Banking Mohtasib Pakistan.

Q48. Can the rules change?

The Steering Committee may change the rules, prizes or timetable for future quarters, and may suspend or end the Scheme where the law, SBP or the integrity of the Scheme requires. Changes are announced at least [14] days in advance on the official websites and by the banks. No change applies to a quarter that has already closed.

Q49. Where can I read the full rules?

The Terms and Conditions, the list of Participating Banks, Draw dates and results are published on the 1LINK website and on each Participating Bank's website. If anything in these FAQs differs from the Terms and Conditions, the Terms and Conditions apply.

Part B. For senders (people sending money to Pakistan from abroad)

Q50. I send money to my family in Pakistan. Can I win a prize?

No. The Scheme rewards the person in Pakistan who receives the money into their bank account or wallet. As a sender you are not a participant, have no Entries and cannot claim a prize, even if you paid for the remittance or are related to the receiver.

Q51. So what does the Scheme mean for me?

If you send money the right way, the person you send it to is automatically entered in a quarterly Draw with 2,521 cash prizes, at no cost to either of you. Sending through a bank account or wallet is also safer, faster to trace and fully legal.

Q52. What do I need to do for my family member to be entered?

Three things: send through a formal channel (a bank, an exchange company or a licensed money transfer operator such as Western Union, MoneyGram, Ria or a bank's own app) processed by a Participating Bank; have the money credited directly into a Pakistani Rupee bank account or wallet in the receiver's own name (which does not itself need to be at a Participating Bank); and make sure the receiver's account details (IBAN or account number, name and bank) are correct.

Money collected in cash, or sent through informal channels not processed by a Participating Bank, earns nothing.

Q53. Does the amount I send matter?

Yes. Each remittance of at least USD 100 (or the equivalent) earns the receiver's account one Token, with more Entries for larger amounts: USD 150 to 249 earns two, USD 250 to 349 earns three, and every further USD 100 earns one more. The receiver's account also needs to receive at least USD 100 in each of three consecutive months in the quarter for the remittances to qualify.

Q54. Should I split a large amount into several transfers, or send more often, to get more Entries?

No. Send money as you normally would. Entries are worked out on the value received, so splitting a transfer does not increase them and only adds cost. Patterns of transactions that appear designed to generate Entries rather than to send money home may be treated as ineligible and may be reported. Remittances remain subject to the anti-money-laundering and exchange-control laws of Pakistan and of the country you send from.

Q55. Will the Scheme change the fees, exchange rate or delivery time of my transfer?

No. Nothing about the Scheme changes the terms of your bank, wallet provider, exchange company or transfer service, and no fee or deduction is taken from a remittance because of the Scheme. The Entries are calculated separately by 1LINK using the SBP daily rate; they do not affect the amount your family receives.

Q56. Which countries count for the regional prizes?

The Draw allocates the second, third and fourth prizes among five regions according to the country the money is sent from: the GCC countries, the United Kingdom, Europe, North America and all other countries. The first prize is open to all. The region is taken from the country code your service reports with the transfer.

Q57. Can I send to my Roshan Digital Account and be entered?

No. Roshan Digital Accounts and foreign-currency accounts are outside the Scheme. Send to a Pakistani Rupee account in the receiver's name instead.

Q58. Can I send to my own account in Pakistan?

If you hold a Pakistani Rupee account in Pakistan in your own name and money you send from abroad, processed by a Participating Bank, is credited to it as a home remittance, that account can earn Entries like any other. The Scheme treats the account in Pakistan as the beneficiary, whoever the sender is.

Q59. How will I know if my family member has won?

The receiver's bank will contact the receiver directly. Results are published without names. You are welcome to check the published Draw results, but any question about a Token or a prize must be raised by the receiver with the receiver's bank.

Q60. Is information about me used?

The details that already accompany your transfer, such as your name, the sending country and the sending institution, are used only to work out the region and to verify winners, and for no other purpose.

Q61. Someone abroad or in Pakistan says they can register me or my family for the Scheme for a fee. Is that genuine?

No. There is no registration and no fee, ever. Anyone offering to register you, sell you Entries or release a prize for a payment is attempting a fraud. Do not pay, and report it to your bank, wallet provider or transfer service.

Q62. Who can I ask if I have a question?

The receiver's bank in Pakistan is the point of contact for the Scheme. The full Terms and Conditions and the list of Participating Banks are on the 1LINK website and on the websites of the Participating Banks.