



MAQAM VISA PREPAID CARD

Born From the Journey!

The Maqam Visa Prepaid Card is not created simply to introduce another payment card. For years, Maqam Travels has journeyed alongside pilgrims and witnessed the first-hand challenges they face with carrying cash, exchanging currencies, receiving emergency funds, losing money and making purchases abroad. The Maqam Visa Prepaid Card is a response to this real experience

Reasoning behind the Maqam Visa Prepaid Card

1. The Risk of Travelling With Large Amounts of Cash

Pilgrims traditionally travel with significant amounts of physical cash for personal expenses, shopping, meals and emergencies.

This creates both a security risk and a travel-compliance challenge. We experienced, one pilgrim carrying a large amount of cash attracted the attention of Saudi authorities and had to go through additional security procedures and documentation. The entire group had to wait while the matter was resolved. The card therefore helps reduce the need for a pilgrim to carry large amounts of physical currency.



2. Physical Money Can Be Damaged or Rejected

"On one of our journeys, even our group leader experienced difficulty using genuine cash after the notes had been affected by rain while around the Kaaba, some of the cash he was carrying became affected by water. Later, while attempting to make a purchase at Dubai Duty Free, security personnel questioned the authenticity of the notes.

Even though the money was genuine, physical currency can become damaged, stained, torn, folded or otherwise questioned. A card greatly reduces dependence on the physical condition of banknotes.

3. Receiving Emergency Money From Uganda

Previously, when a pilgrim ran out of money, relatives in Uganda would often send funds to a Maqam staff member through Mobile Money or another channel.

Then the staff member had to: receive the money; sometimes move it through their own bank account; withdraw cash; locate the pilgrim; physically hand over the money. There can also be withdrawal charges, transfer charges and delays. The Maqam Visa Prepaid Card helps reduce this burden by giving travellers a more direct and convenient way to access additional funds while abroad.



4. Cash Lost Is Usually Gone Permanently

During Hajj and Umrah there are many situations where personal belongings can be misplaced: Tawaf congestion, boarding and leaving buses, changing hotels, airports, Haram entrances, restaurants, shopping, moving between Makkah, Madinah and Mashāir.

When a bag containing cash disappears, recovering that money may be extremely difficult or impossible. With a prepaid card, the card itself is not necessarily the money. The value is held electronically.

A lost card may potentially be blocked and the remaining balance protected or recovered through the issuer's processes.

Unlike cash, which may be permanently lost when misplaced, funds held electronically may be protected by blocking a lost card and following the bank's recovery or replacement procedures.



NOTICE

Beyond Pilgrimage

Although the Maqam Visa Prepaid Card was inspired by **challenges experienced during Hajj and Umrah journeys**, its use is not limited to pilgrims.

The card **is available to anyone who chooses to associate with the Maqam brand and needs a convenient way to carry and use money while travelling.**

Whether you are a student travelling abroad for studies, a parent supporting someone overseas, a business traveller, or simply travelling internationally, the Maqam Visa Prepaid Card can travel with you.

From the United Kingdom to Canada, Saudi Arabia and beyond, the card is designed for use wherever Visa is accepted.



Fuel



Shopping



Bills



Flights



Dining



POS

5. Difficulty Making Purchases During Transit and Abroad

A pilgrim may leave Uganda carrying: Ugandan shillings that are not accepted abroad; US dollars that first need to be exchanged; damaged or older notes that some merchants or exchange points may hesitate to accept; insufficient local currency during transit.

This becomes particularly inconvenient at: Entebbe Airport, transit airports, hotels, shops, restaurants and return journey. A Visa prepaid card gives the pilgrim a payment instrument that can be used at participating Visamerchants rather than depending exclusively on cash.



6. Reducing the Need to Constantly Exchange Currency

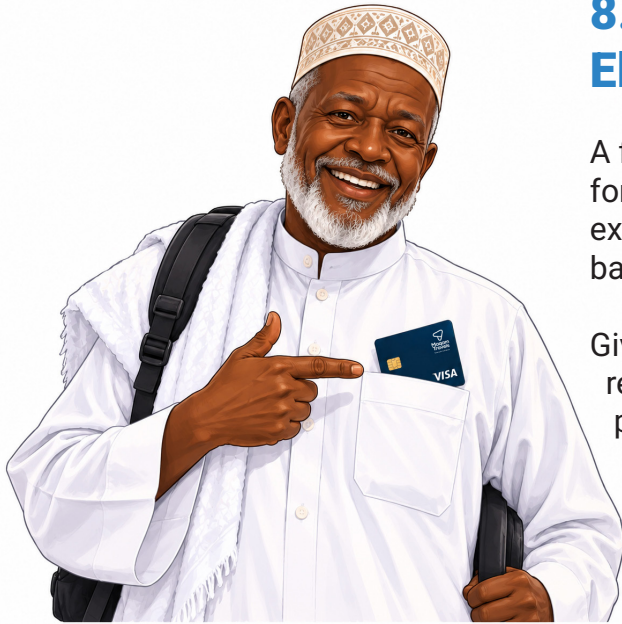
Without a card, a pilgrim may repeatedly think: “How many dollars, should I exchange?”, “Where do I get Saudi Riyals?”, “How much should I carry today?”

Card payments can reduce dependence on repeated physical currency exchange where Visa payments are accepted.

7. Better Personal Money Management

Cash can disappear very quickly during pilgrimage because there isn't always a clear record of when and where it was spent. A prepaid card can make expenditure easier to track through available card-management channels. And because it is prepaid, there's also an interesting psychological advantage. You spend what you load. For many pilgrims, that can help with budgeting.





8. Greater Independence for Elderly and First-Time Travellers

A first-time traveller may not understand: foreign currencies, exchange rates, where to exchange money, how much money to carry, which banknotes will be accepted.

Giving them a familiar payment option can remove some of that anxiety hence helping the pilgrim concentrate more on the journey and less on managing cash.

9. Less Cash-Handling Burden for Maqam Staff

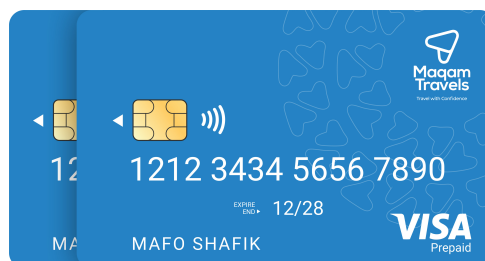
This card doesn't only benefit the pilgrim. It potentially improves Maqam's own operations.

Our team can spend more time on: pilgrim guidance, transportation, accommodation, rituals, emergencies, coordination, rather than: receiving relatives' Mobile Money, withdrawing cash, looking for individual pilgrims, keeping track of who sent what, acting as intermediaries for personal funds.



10. Emergency Access to Funds

Unexpected situations happen: medicine, meals, transport, extra baggage, missed connections, additional accommodation, shopping or emergencies. Someone may have planned to carry only a certain amount of cash and later discover that they need more.



With the ***Maqam Visa prepaid card***,
keep your travel money close throughout
your sacred journey.

Request Your Card:
maqamtravels.com/prepaid-card

or Visit us 1st floor
Salsabil Mall, Bahai Road, Kampala