

For Your Family & Pakistan's Prosperity: Choose Legal Remittances – Support Your Loved Ones & Your Nation

Pakistan received \$31.4 billion in regulated remittances in 2022, supporting its economy. However, it is estimated that over \$4 billion transferred through black market forex trading caused decreased remittances of \$27 billion in FY23.



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The ability to [send money to Pakistan](#) is an essential lifeline for millions of families who rely on the financial support of overseas Pakistanis. In today's globalized world, this seemingly simple act stands as a testament to the enduring bonds between overseas Pakistanis and their families back home.

While convenient and seemingly fast, illegal money transfer methods like Hawala and Hundi come with hidden costs and detrimental effects, such as money theft and scams. This Ramadan, choose a legal way to transfer money to Pakistan and contribute to a brighter future for your family and nation.

The partnership between **ACE Money Transfer** and **Bank AL Habib** is an excellent example of trust and legality, promoting the use of regulated remittance channels. To further highlight the importance of this initiative, the campaign is amplified by the voice of a renowned celebrity and a true Pakistani, **Ali Zafar**. As the campaign ambassador, Ali Zafar brings a familiar and trusted face to the message, encouraging overseas Pakistanis to support their loved ones and their nation through legal channels.

To promote this lawful route, the collaboration offers an exciting incentive: the opportunity to win one of **25 Umrah Packages** for recipients or **two bumper cash prizes of PKR 1 Crore each** for senders of remittances. These rewards, offered through lucky draws, underscore the campaign's commitment to promoting legal remittances. They aim to enrich participants' lives with **spiritual and financial blessings during Ramadan**.

The Dangers of Unregulated Remittances

The reliance on unregulated methods like Hawala and Hundi poses significant risks, not just to the individual but to Pakistan.

The Harmful Realities of Illegal Money Transfers

The use of illegal channels for financial transactions across borders has proven itself to be quite detrimental to the economy of Pakistan. Because money transfers could elevate the

risk of money laundering and fraudulent practices, users are left unprotected at the hands of scammers.

Undermine Pakistan's Economy

Illegal channels bypass official banking systems. They deprive the government of vital foreign reserves for infrastructure development, social welfare programs, and economic stability.

Increased Risk of Fraud and Money Laundering

Unregulated channels lack transparency and security measures, exposing senders and receivers to fraud, theft, and involvement in illegal activities.

Limited Support and Protection

In disputes or issues, senders and receivers have no legal recourse or customer support available through illegal channels.

This endangers the sender's hard-earned money through a lack of security and accountability and severely impacts Pakistan's foreign reserves. These funds from the formal banking system are necessary for the country's economic growth and stability.

The Legal Avenue: A Path to Prosperity

Choosing legal remittance channels, such as online money transfers to Pakistan through ACE Money Transfer and Bank AL Habib, ensures that your financial support reaches your family safely and contributes to the nation's economy.

By choosing legal methods of remittances, you enjoy several benefits, such as:

Support Development and Prosperity Back Home: Legal channels

like **ACE Money Transfer** and **Bank AL Habib** contribute directly to Pakistan's economy, fostering growth and creating opportunities for all.

Enhanced Security and Transparency: Regulated transfers offer peace of mind with secure transactions, transparent fees, and verifiable records.

Convenient and Accessible Options: Choose from diverse options like online money transfers to Pakistan, bank deposits, or cash pickups at convenient locations nationwide.

The formal banking system strengthens Pakistan's foreign reserves, providing the government with the necessary funds to invest in public services, infrastructure, and development projects. This cycle of prosperity benefits everyone, creating a stronger, more resilient Pakistan.

A Campaign for the Community

The collaboration between ACE Money Transfer and Bank AL Habib, underscored by the signing of Ali Zafar as the campaign ambassador, illuminates the path for Pakistani expatriates.

The campaign, especially **during the holy month of Ramadan 2024**, resonates with the spirit of giving and community support.

Ali Zafar's message to the overseas Pakistani community is clear and profound: **"Your choice to send money to Pakistan legally is not just a transaction; it's a bridge of love and responsibility. Let's strengthen this bond and our nation, one legal transfer at a time."**

This initiative is not just about promoting legal remittances; it's about reinforcing the ties that bind the Pakistani community worldwide. The offer of **25 Umrah Packages** and **two bumper cash prizes of PKR 1 Crore** each for senders of remittances is a testament to the campaign's commitment to

rewarding those who choose the path of legal and secure money transfer methods.

How to Participate

Participation is straightforward for Pakistani expatriates in the **UK, Europe, Canada, and Australia**. Throughout the holy month of Ramadan, expatriates can safely and legally send remittances online to any Bank AL Habib account or transfer funds for cash pickup at **any 1100+ Bank AL Habib branches across Pakistan**. This ensures that their contributions benefit their families and homeland. For more information, please review the [Terms & Conditions](#) for participation.

The Connection Between Ramadan, Prizes, and the Campaign

The timing of the campaign, **running through the month of Ramadan**, is conscious. It taps into the heightened sense of generosity, goodwill, and community service during the holy month. The prizes serve as an additional incentive and a reminder, encouraging the use of legal channels for remittances bundled with a reward.

The Road Ahead

As you look towards a future where every Pakistani, at home and abroad, thrives, the choice of how to send money to Pakistan plays a pivotal role. The collaboration between ACE Money Transfer and Bank AL Habib, supported by the voice of Ali Zafar, is a step forward in ensuring that every remittance contributes to the family's well-being and the nation's prosperity.

“Choose legal remittances for your family's prosperity and Pakistan's growth. Let's unite to forge a more robust and

affluent Pakistan.”

The decision to use regulated remittance channels goes beyond a mere financial transaction; it represents a pledge of trust, security, and national pride. This campaign serves as a reminder of the power of collective action and the impact of responsible choices. This joint effort ensures the safety and prosperity of individual families and reinforces the nation's economy, paving the way for a brighter future for all.