

## **Terms & Conditions**

### **Eligibility**

Registration is open exclusively to active members and volunteers of the Association as of 15 August 2025. Eligibility is restricted to individuals aged seven (7) years and above. Participants below the age of eighteen (18) must be accompanied by a parent or legal guardian, who shall assume full responsibility for the minor throughout the program.

### **Registration & Capacity**

Registration shall close on 20 September 2025. Registrants will be notified by MCAS once their applications have been reviewed and confirmed. MCAS reserves the sole discretion to accept or reject any registration without the need to provide justification.

### **Deposit & Payment**

A refundable deposit of SGD 500 per participant is payable upon registration. Applicants who are not selected will receive a full refund of their deposit by 12 October 2025. For successful applicants, the deposit shall be applied towards the total trip cost. The balance payment must be settled in full by 5 October 2025, failing which the participant's slot may be forfeited.

### **Travel Documents & Visa Requirements**

All participants are required to hold a passport with a minimum validity of six (6) months from the date of departure. Non-Singaporean participants may be subject to an additional charge of SGD 350 for an Umrah Visa. This requirement applies to certain nationalities, including but not limited to Indonesian, Filipino, Indian, Myanmar, and Pakistani. The additional cost shall be borne by the participant.

### **Health & Medical Disclosure**

Participants must be physically fit and are required to disclose any pre-existing medical conditions. Medical clearance may be requested where necessary. By registering, participants certify that they are fit for travel and participate in all scheduled activities.

### **Vaccination**

Participants are required to ensure that they have obtained all necessary vaccinations as mandated by the relevant authorities for travel to Saudi Arabia. Vaccinations are not included in the Umrah package and must be arranged and borne by the participant individually.

### **Participant Conduct & Compliance**

All confirmed participants must comply with MCAS rules and the guidance of the appointed travel operator. Participants are expected to adhere to Islamic etiquette, group discipline,

and Saudi regulations. Any breach may result in disciplinary action, including repatriation at the participant's own cost.

### **Cancellation & Refunds**

Cancellations made more than sixty (60) days before departure will be eligible for a fifty percent (50%) refund of the package price, after deduction of non-refundable airline and hotel costs. Cancellations made within sixty (60) days of departure will not be eligible for any refund.

### **Penalty Charges**

Participants acknowledge that any withdrawal from the Umrah program after confirmation will incur a penalty charge of five percent (5%) of the total Umrah package price, payable to MCAS.

### **No Refund Policy**

No refunds will be given for accommodation, meals, sightseeing tours, or other services included in the tour price if they are not used, either partly or fully. This also applies if the participant changes, cancels, or amends any arrangements after the tour has started.

### **Extension of Stay / Deviation**

Participants may request to extend their stay at the end of the tour, subject to visa rules, airline restrictions, seat availability, and hotel confirmation. All requests must be made before air tickets are issued. If the extension or deviation cannot be confirmed at least five weeks before departure, the participant will follow the original tour schedule. If the schedule is changed by MCAS, any extra costs will be paid by the participant.

Extensions or deviations will be at the participant's own expense, and airport transfers will not be provided unless otherwise stated.

The air tickets issued are special tickets restricted to specific airlines. They cannot be changed, refunded, reissued, rerouted, or transferred to another airline. Any change of route or travel dates is at the participant's own risk. MCAS and its agents will not be responsible for any inconvenience or extra costs caused. No refunds will be given for unused tickets, accommodation, meals, or sightseeing, either in part or full.

### **Force Majeure**

MCAS and the appointed travel agent will not be responsible for cancellations or disruptions caused by events beyond their control. These may include natural disasters, wars, rebellions, terrorist acts, government actions, strikes, lockouts, boycotts, severe weather, epidemics, pandemics, government restrictions, or flight delays.

Refunds, if any, will follow the policies of the airlines, hotels, and operators.

For the purpose of this Agreement, "Force Majeure" means any event or circumstance that neither party could reasonably control, including the situations listed above.

## **Indemnity, Waiver, and Consent**

### **Voluntary Participation & Assumption of Risk**

I voluntarily choose to participate in the Umrah Trip and related activities (“the Activity”). I acknowledge that participation involves inherent risks of injury, illness, accident, or loss, and I voluntarily assume full responsibility for such risks.

### **Health & Fitness Declaration**

I certify that I am physically fit, have sufficiently prepared for participation, and have not been advised otherwise by a qualified medical professional.

### **Waiver of Liability**

Whilst reasonable precautions will be taken by the Muslim Converts’ Association of Singapore (MCAS) to ensure the safety of all participants, I understand that I participate at my own risk. I hereby release, waive, and discharge MCAS, its officers, staff, volunteers, and representatives from any and all claims arising from injury, illness, accident, loss, or damage sustained during or arising from the Activity.

### **Emergency Medical Consent**

I consent to receive emergency medical treatment deemed advisable in the event of accident, injury, or illness during the Activity. I agree to bear full financial responsibility for any medical costs incurred.

### **Collection, Use, and Disclosure of Personal Data**

I understand that my personal data will be collected and used for the administration of the Activity, submission of travel insurance applications, and emergency communication. Data may be disclosed only to relevant parties such as the insurer, regulatory authorities, or the appointed insurance representative. MCAS affirms that all personal data will be managed in accordance with its Personal Data Protection Policy ([www.mcas.sg/pdpa](http://www.mcas.sg/pdpa)).

### **Photography & Videography Consent**

By participating, I consent to photography, videography, and other recordings of myself being taken. I grant MCAS the right to use such images for marketing, publicity, and educational purposes across its official platforms.

### **Acknowledgement**

I have read, understood, and agreed to the above terms. I consent to MCAS collecting, using, and disclosing my personal data in accordance with the purposes stated above. I accept that this indemnity and waiver is binding upon me, my heirs, executors, and administrators.