



Memorandum of Understanding (MOU)

This Memorandum of Understanding is being signed on at Aiwan-e- Tijarat Road, Gujranwala on April 8, 2025.

BETWEEN

The Gujranwala Chamber of Commerce & Industry (GCCCI) was established in 1978. It is an apex trade body representing the Business Community of Gujranwala, which is a large independent networking and business support organization in this part of the country. Representing the interests of thousands of companies, we connect lots of business people every year and offer our members a wide range of practical and professional services.

AND

Whereas, the Carrefour and the GCCCI desire to establish a mutual beneficial relationship to promote business and economic growth in Gujranwala.

MAF Hypermarkets Pakistan Pvt. Ltd. is pleased to announce an exclusive discount offer for the registered members of the Gujranwala Chamber of Commerce & Industry (GCCCI). As part of its commitment to fostering strong business relationships, MAF extend the following benefit:

Offer & Details

1. **Discount:** Flat **5%** off on every shopping basket.
2. **Applicability:**
 - a) This offer is valid only on FMCG (Fast-Moving Consumer Goods) and FFD (Fresh Food) items.
 - b) The offer does not apply to LHH (Light Household), HHH (Heavy Household), or TXT (Textile) items.

- c) Promotional or Special Price items in any department are excluded from this offer.
- 3. Redemption Through Points:** No direct discount will be given at the time of purchase. Instead, members will receive points in their app, which can be redeemed on the next purchase.
 - 4.** Members will earn **50%** of their total purchase value in points, which equates to a flat **5%** monetary value, i.e., **10 points = 1 PKR.**
 - 5. Eligibility:** Exclusively for GCCI registered members.
 - 6. Access Method:** Members must register on the MAF Hypermarkets App by sharing details for proof of identity with us and scan the app at checkout to avail the discount.
 - 7. Validity:** Valid for **six months** from the day of commencement. Renewable after every **six months.**
 - 8. Location:** All MAF Hypermarkets across Pakistan.
 - 9.** This discount cannot be combined with other promotions, special offers, loyalty programs, or discounts.
 - 10.** MAF Hypermarkets Pakistan Pvt. Ltd. reserves the right to verify member status and decline the discount in case of invalid or incomplete information.
 - 11.** Offer is subject to stock availability in FMCG and FFD departments only.

Legal Compliance

- This offer complies with the laws of the Islamic Republic of Pakistan, including the Consumer Protection Act and fair-trade practices.
- The process of registration, app usage, and discount redemption adheres to the Competition Act, 2010.
- Personal information collected during app registration will be handled in accordance with Pakistan's Data Protection Laws and MAF Hypermarkets' privacy policy.
- MAF Hypermarkets reserves the right to modify, suspend, or terminate the offer with prior notice to Sapphire Retail Limited management.

The services will be offered to members of GCCI on presenting of membership card.

The GCCI will advertise this MoU on all its social media platforms to raise awareness among members of GCCI, enabling them to take advantage of the available benefits.

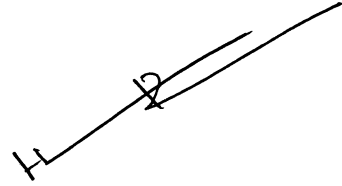
This Memorandum of Understanding is being signed between the Parties and if there is any ambiguity or dispute between the Parties, the same shall be resolve amicably through mutual discussions.

This MOU may be terminated on thirty (30) days' notice by either party, without assigning any reason.

IN WITNESS WHEREOF, the Parties hereto have signed this Memorandum of Understanding on the date and place mentioned above.



Mr. Muhammad Siddique Khan
President
Gujranwala Chamber of Commerce and
Industry (GCCCI)



Mr. Jawad Qamar
Head of Marketing
MAF Hypermarkets Pakistan Pvt. Ltd.
Fortress Stadium Lahore, Pakistan.