NEWS LETTER

Sep 2026 Edition



Defence Authority Creek Club

From The Secretary's Desk

Dear Members,

It is a privilege to write to you once again and share how your Club has been working to make every visit more enjoyable. Creek Club has always been more than a place to dine or play; it is a home away from home for our families, and the Management takes this responsibility seriously.

Dining that keeps getting better

Our food and beverage team has been refreshing menus across our outlets, with a stronger focus on quality ingredients, hygiene and consistency. We have introduced [new dishes / themed nights / a rich breakfast menu], and kitchen standards are being reviewed regularly. Your feedback on taste, portions and service is shaping these changes.

Sports for every age and interest

We continue to invest in our sports facilities so members can stay active year-round. Recent efforts include [tennis court resurfacing / new gents' gym equipment / pool maintenance / qualified coaching staff].

Join our WhatsApp channel for the latest updates, events, and more.

Facilities and member comfort

Behind the scenes, work is ongoing to improve [air-conditioning, lighting, parking, washrooms, landscaping and security].

These may be less visible than a new menu, but they make a real difference to your everyday experience at the Club.

Families and community

The Club remains a place for families to connect. Look out for upcoming [family evenings, children's activities, cultural and seasonal events], which will be announced through our usual channels. Please follow the given WhatsApp Channel to keep yourself posted regarding all activities.

Your voice matters

Every improvement starts with a suggestion from a member. Please reach out to the management or use the feedback [register/ email] with your ideas and concerns. We read everyone.

On behalf of the Management Committee and staff, thank you for your continued trust and support. Together, let us keep Creek Club a place we are all proud to belong to.

Warm Regards,

Brig Amir Khan, SI (M) (Retd)
Secretary, DACC

ANNOUNCEMENT/ UPDATES

GOOD NEWS!



POS Charges. The Club has completely removed **POS transaction charges (0%) on subscription and food payments** as these charges shall be borne by the Club. Members can now make card payments for subscriptions and food purchases without any additional POS charges, providing greater convenience and cost savings with every transaction.

Enhanced Senior Citizen Discount

The Club is pleased to introduce an enhanced **50% to 100% waiver** on monthly subscription fees for eligible Senior Citizen members across various membership categories. This initiative reflects the Club's commitment to providing maximum support and facilitation to its senior members, with the resultant financial impact fully borne by the Club.

Latest List of Alliances with Various Banks

- Meezan Bank
- United Bank Limited
- Allied Bank Limited
- Faysal Bank
- Dubai Islamic Bank

Meezan Bank ATM Installation. To provide greater convenience for our members, a Meezan Bank ATM is now fully operational within the Club premises after BAHL ATM, ensuring 24/7 access to cash withdrawal and essential ATM services. Members can now enjoy the convenience of round-the-clock cash availability without having to leave the Club premises, making every visit more comfortable and hassle-free.

Revision of Security Deposit. Current Security Deposit for Cat A & B members is Rs **100,000** and **Rs 200,000** respectively, ceiling of which was approved in year 2018. However, old/ senior members have **Security Deposit** of Rs **20,000** & Rs **40,000** for Cat A & B respectively.

Vide rule 17.a(2) of Revised Club Rules & General Instructions, "any member's dues if exceeds 80% of Security Deposit, he may be deprived of the privileges of membership of the Club, and his name may be displayed for suspension until payment is made in full."

Due to inflationary effect from year **2011** (last upward revision of Security Deposit for old/ senior members) this amount has lost its efficacy and a high percentage of old/ senior members' monthly dues exceeds 80% of their Security Deposit (ceiling of Rs 16,000 & Rs 32,000 for Cat A & B members with Rs 20,000 & Rs 40,000 Security Deposit).

Management is considering reasonable minimum enhancement of Security Deposit (in instalments) so as not to cross the threshold of 80% limit, for members' own convenience. The purpose of this arrangement is to avoid facility of payment on credit **On Hold** as Club ERP would automatically generate prompt thereby seizing food on credit once 80% limit is exceeded, which is currently too less for old/ senior members.

Violation of Car Parking SOP/ Parking at No Parking Area. Management has made efforts to address chronic paucity of Car Parking Area at the Club and has made available additional car parking spaces from Gate # 5. For facilitation of members, drivers/ chauffers are allowed to stay with vehicles in this dedicated parking area. Moreover, work for additional Car Parking is ongoing towards eastern extent of Swimming Pool for cars driven by **senior members (over 65 years of age) and ladies driven cars**. However, cases of car parking violations are on increase which is mostly due to no compromise attitude on comfort and endeavor to park vehicles right adjacent to desired location/ facility. Sporadically, members are found removing iron barriers and parking vehicles at the cost of other members' convenience which is not warranted and unexpected from respectful members. It is requested to support management to create a healthy and safe environment at DACC "your second home" for all. Management shall take appropriate remedial action to ensure reduction of subject violations.

IMPROVEMENT OF QUALITY OF LIFE AT THE CLUB



Renovation of Main Kitchen
Management has recently expended around **Rs 10 Mn** for improvement of Main Kitchen to improve hygiene and preparation of food in accordance with established preparation standards.



Renovation Ladies Gym
Upgraded with refurbished workout areas, improved flooring, lighting, ventilation, and fitness equipment.



New Arrivals
Expansion of the menu with new food offerings to provide members with greater variety and an enhanced dining experience.



Tennis Courts
Renovation and upgradation of all three tennis courts.



Outer Lobby Fountain
Enhancement of the outer lobby fountain with new lighting to improve its visual appeal and ambience.



Ambience Improvement
General improvement of boundary wall lighting to enhance the Club's overall appearance, visibility and ambience at night.

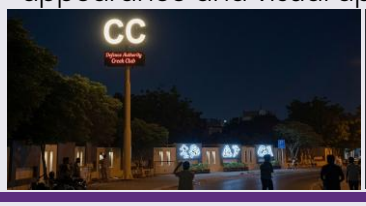
Internet Speed Upgradation. Key areas improved, with further enhancement ongoing for wider Club coverage.

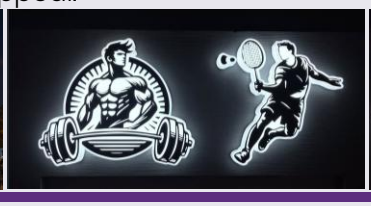
Upgradation and Maintenance of Billiard Room. Billiard Room has been renovated, and cloth of all the tables has been replaced for improved experience for members.

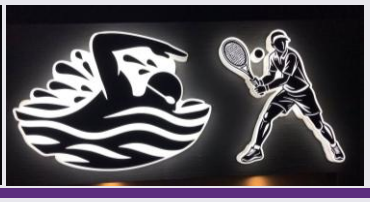
Walkway for Pedestrians. Construction of walkway for pedestrians from Snack Lawn to Water Filtration Plant done without compromising ambience, which was demand of senior members.

Replacement of Jogging Track Hedge. Old hedge replacement done with new appealing one.

Signage & Cutouts. Installation of signage and decorative cutouts to enhance the Club's overall appearance and visual appeal.

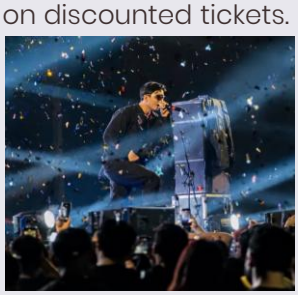








Azadi Bazaar & Musical Night. The Club hosted a vibrant Independence Day themed celebration on **8 August 2026**, featuring a festive bazaar and live musical performances. The event was well attended, with members and their families enjoying the festivities and entertainment on discounted tickets.





Upcoming Projects

- Construction of Hyper Tensile Cloth at BBQ area for shade.
- Construction of Guest Rooms.
- Replacement of pavers at general area around Gate Number 4.
- Renovation of Rest Rooms at BBQ area.
- Renovation of Café de Creek & Bakery.

Major Upcoming Events

- Musical nights in Nov & Dec 2026.
- Grand Tambola in Nov 2026.
- International Squash Championships in Oct & Dec 2026 & Jan & Jun 2027.

Introducing Convenient Digital Payments

In collaboration with **Meezan Bank**, DACC is introducing a **Virtual Account/ IBAN facility** for its members to make payment of Club dues simpler, faster and more convenient.

A unique **Virtual Account/ IBAN** linked to each individual's **Membership Number** is being created. Once operational, members will be able to pay their Club dues **from anywhere through their bank's mobile or internet banking app, without any additional payment gateway charges**.

The respective **Virtual Account/ IBAN details** will be communicated to members through email and reflected on their Club bills, similar to the existing **1-Bill ID** facility. The service is currently under implementation and is expected to be **launched shortly**.



Defence Authority Creek Club, Zulfiqar Street No. 1. Phase-VIII, DHA, Karachi,
Tel: 35841901-4, E-Mail: dacc@cyber.net.pk, billing@dacreekclub.com