

Terms & Conditions – Hajj Campaign for HBL AsaanAccount

- All accounts opened from May 5, 2016 to June 25, 2016, shall be eligible for the ballot. (Both days inclusive)
- HBL will contact the lucky draw winner through cell/phone number provided by the customer in the system.
- In the event that the winner cannot be reached on the contact information after 3 trials, the prize shall be deemed null and void
- All prizes and entries are non-transferrable
- All prizes (whether in merchandise form or ticket) shall only be issued in the winner's name
- If the winner cannot avail the prize for any reason, that prize shall be deemed null and void
- Cash redemption of prizes is not available
- Customer authentication shall be based on verification against Computerized National Identity Card ("CNIC")
- Only customers with a valid CNIC and valid MRIP (i.e. expiry date within prescribed date as suggested by MORA) shall be entertained
- Any winners who do not have valid travel documents or cannot travel shall only be eligible to receive a iPad Mini
- In case of a joint account, the primary applicant shall be sent for Hajj.
- Both ticket and visa fee shall be incurred by HBL once visa is acquired by the HGO
- If winners are not able to provide travel documents by the date communicated to them via branch manager who shall be intimated by product team, the travel prize will be null and void
- HBL shall refer the eligible winners to a tour operator to assist with visa and air tickets, subject to applicable laws, regulations and approvals
- Entries subject to eligibility shall be made according to the product usage as per terms and conditions governing HBL Asaan Account.
- Employees of HBL or any associated company of HBL (including without limitation HBL Asset Management and HBL Currency Exchange) and their immediate families, persons connected with the competition/prize draw and their immediate families i.e. prize sponsors, newsagents, wholesalers & their agents are not eligible to enter the Competition.