

# HBL

# HABIB BANK حیب بینک



## Share the experience. Celebrate the rewards.

Apply now for a new Supplementary  
HBL CreditCard and receive bonus  
reward points



**HBL** CreditCard

The Most Rewarding Experience

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Surprise your loved ones and be surprised!

Receive bonus reward points when you apply for a new supplementary HBL CreditCard for your loved ones.

Supplementary CreditCard	Bonus Reward Points
HBL Green CreditCard	3,000
HBL Gold CreditCard	6,000

## Features and Benefits

Share the convenience and privileges of your HBL CreditCard and receive the following benefits:

- Avail exciting promotions and preferential offers with up to 20% discount at 150+ leading dining and retail outlets across Pakistan. Visit [www.hbl.com/hbldealsanddiscounts](http://www.hbl.com/hbldealsanddiscounts) to view the latest list of applicable discounts
- Earn reward points each time your loved ones spend on their supplementary card(s)
  - Earn one reward point on every spend of PKR 25
  - Reward points can be redeemed against annual fee waivers and a host of gifts and vouchers listed in the HBL Rewards Catalogue for your respective card
- Experience amazing Visa privileges with international offers varying from dining, lifestyle to travel deals. For updated details on all privileges, please visit [www.hbl.com/hblvisa](http://www.hbl.com/hblvisa)

- Enjoy 3D Secure protection for safe online shopping. With this service, when you use your HBL CreditCard on websites that have incorporated the 'Verified by Visa' or 'Mastercard SecureCode' sign, you will receive a One Time Password (OTP) either through SMS or email for authentication of internet-based transactions. For further details, please refer to [www.hbl.com/3DSecure](http://www.hbl.com/3DSecure)
- Avail CIP Lounge access for international flights in Karachi, Lahore, Islamabad, Sialkot and Multan\*

\*For Gold Cardholders only.

## How to apply?

Enjoy the paperless convenience of applying for your supplementary HBL CreditCard by using one of the following methods:

- By logging on to HBL Mobile Application
- By calling HBL PhoneBanking at 021-111-111-425 from your registered number
- By sending "SUPP<space>Yes" to 4250 from your registered mobile number

You will be contacted by an HBL representative on your registered mobile or landline number within 3-4 working days to assist you with submission of supplementary card request over the phone.

This is the time to share the privileges of your HBL CreditCard with those closest to you. So, apply for a supplementary card within the promotion period and receive bonus reward points!

## Terms and Conditions

- Promotion is valid from 1st July, 2018 to 31st August, 2018
- Supplementary card applications must be submitted before 31st August, 2018
- Promotion is only valid for HBL Gold & Green CreditCard (excluding HBL FuelSaver CreditCard)
- Supplementary cards must be activated by 15th September, 2018
- Accumulated reward points, against the activated cards, will be credited in customer's accounts by 30th September, 2018
- In case of multiple cards issued against a single account, bonus points will be rewarded for each card issued during the promotion campaign
- Supplementary cardholder must be 18 years or above
- Supplementary cardholder must have a valid CNIC for card issuance
- Maximum six supplementary cards can be issued against each HBL CreditCard
- Supplementary cardholder will share the same credit limit as assigned to the basic cardholder
- Approval of the facility is subject to credit checks as per HBL's policies and regulatory requirements
- Basic cardholder is responsible for all liabilities and charges incurred on supplementary card(s) issued at his/her request
- Basic cardholder may cancel the supplementary card by calling HBL PhoneBanking or submitting a written request at Customer Services Department, 3rd Floor, HBL Plaza, I.I. Chundrigar Road, Karachi
- Supplementary cardholder will not be able to continue the use of card from the date the basic cardholder requests the Bank to cancel the supplementary card
- All supplementary cards issued against a basic card will be terminated if the basic card is cancelled
- Supplementary card issuance is subject to all applicable Terms and Conditions of HBL CreditCard
- Fee and charges are applicable as per the Schedule of Bank Charges for HBL CreditCard
- To view the Terms and Conditions and Schedule of Bank Charges for HBL CreditCard, please visit [www.hbl.com/goldgreencard](http://www.hbl.com/goldgreencard)

For further information, please contact  
HBL PhoneBanking at **111-111-425**  
or visit **[www.hbl.com](http://www.hbl.com)**