

HBL iD Terms & Conditions

1. HBL iD customer doing any financial transaction of any amount through his/her HBL iD account in the branch, from POS, ATM, Mobile Banking & Internet Banking from 15th July – 15th September will be entered in the lucky draw to win Samsung J3 mobile phone.
2. HBL will contact the draw winner through cell/phone number registered with HBL
3. In the event that the winner cannot be reached on the contact information after 3 trials over 2 days, the prize shall be deemed null and void.
4. All prizes and entries are non-transferrable.
5. All prizes (in merchandise form) shall only be issued in the winner's name.
6. If the winner cannot avail the prize for any reason, that prize shall be deemed null and void.
7. Cash redemption of prizes is not available.
8. Customer authentication shall be based on verification against Computerized National Identity Card ("CNIC")
9. Only customers with a valid CNIC shall be entertained.
10. Customers will be required to visit the RHQ or their parent branch to receive their prizes.
11. Entries subject to eligibility shall be made according to the usage as per required criteria.
12. Customers maintaining HBL Staff account will be excluded from the draw.
13. By participating in the scheme, you unconditionally agree to these Terms & Conditions. By accepting these terms, you also agree to HBL's right as the final decision making authority in all cases, with its decision being final and binding for all.
14. HBL may at any time discontinue this draw and may at any time revise these Terms and Conditions for any reason whatsoever by updating HBL's website. The customers are bound by any such revisions and should therefore periodically visit HBL's website to review the current Terms and Conditions.