

1. These Terms and Conditions (the “**Terms and Conditions**”) shall apply to the HBL Mobile Banking Promotion scheme whereby customers that apply for HBL Personal Loans through HBL Mobile Banking between February 1, 2018 – February 28, 2018 shall be eligible to enter a lucky draw (“Scheme”), and the winner of the lucky draw shall receive the Prize (defined below). These T&Cs constitute an Agreement between you (“**You**” or the “**Eligible Customer**”) and Habib Bank Limited (“**HBL**”) when You participate in the Scheme, whereby You unconditionally accept and agree to be bound by these Terms and Conditions. By accepting these Terms and Conditions, the Eligible Customer also agree to HBL’s right as the final decision-making authority in all decisions regarding the Scheme.
2. HBL at its sole discretion may at any time discontinue this Scheme and may at any time revise these Terms and Conditions for any reason whatsoever by updating HBL’s website. The Eligible Customer is bound by any such revisions and should therefore periodically visit HBL’s website to review the current Terms and Conditions.
3. In the event that the Eligible Customer is selected as a winner in the lucky draw of the Scheme (a “**Winner**”) HBL will contact the Winner through the cell/phone number registered with HBL.
4. In the event that the Winner cannot be reached on the provided contact information after 6 attempts over the course of 2 days, the Prize shall be deemed null and void.
5. All Prizes and entries for the lucky draw of this Scheme shall be non-transferrable.
6. If the Winner cannot personally avail the Prize for any reason, that Prize shall be deemed null and void.
7. The Prize shall be a 32 inch television set which shall be gifted to the Winner by HBL. The brand/model of the Prize shall be determined solely by HBL, and cannot be selected or changed by the Winner.
8. The Prize shall not be redeemed for cash.
9. Winner authentication shall be based on verification against the Winner’s Computerized National Identity Card (“CNIC”).
10. Subject to Clause 11 below, only Winners with a valid CNIC shall be allowed to avail a Prize.
11. For Winners under the age of 18, Winner authentication shall be based on verification against the Winner’s Birth Certificate, along with verification of the Winner’s registered guardian’s CNIC verification.
12. The draw cycle to select Winners is as follows (the “**Draw Cycle**”):

<b>Draw Date</b>	<b>Draw Cycle</b>
1 <sup>st</sup> Mar, 2018	1st Feb 2018– 28th Feb 2018

13. Employees of HBL or any associated company of HBL (including without limitation HBL Asset Management and HBL Currency Exchange) and their immediate families, any persons connected with the Scheme/Prize / Draw Cycle and their immediate families i.e. Prize sponsors, newsagents, wholesalers and their agents, shall not be eligible to enter the to be Eligible Customers, Winners, and/or participate in the Scheme.
14. These Terms and Conditions shall be governed by the laws of the Islamic Republic of Pakistan.