

Terms & Conditions

- Habib Bank Limited (**HBL**) will contact the draw winner through cell phone number registered with HBL.
- If the winner cannot be reached on the contact number available with HBL after 3 trials, the entry shall be deemed cancelled and the prize will be subject to re-draw.
- All prizes and entries are non-transferrable.
- All prizes shall only be issued in the winner's name.
- If the winner cannot avail the prize for any reason, the entry shall be deemed cancelled and the prize will be subject to re-draw.
- Prize is not subject to cash redemption.
- Winner authentication shall be based on verification against Computerized National Identity Card (**CNIC**).
- Winners must have a valid CNIC and must present the same to collect their prize
- To collect the prize, winner may either personally visit HBL regional head office or the branch where they are maintaining their account
- Only eligible entries (as per the defined and communicated criterion) shall be subject to the draw.
- HBL staff are not eligible for participation in the draw
- HBL may at any time any without assigning any reason therefor discontinue the campaign entirely or disqualify any draw.
- HBL may at any time revise these Terms and Conditions by notice on HBL's website (accessible at www.hbl.com) and it shall be the obligation of each participant to keep himself /herself updated of all such revisions in the Terms and Conditions.