

## Annexure A(1) – Terms & Conditions for Consumer Facing Campaigns

1. Winners of the HBLPSL 9 – **Register, Transact, and Win** campaign as well as the **Transact and Win** campaign (individually the “**Campaign**” and collectively the “**Campaigns**”) shall be selected from the pool of HBL account holders who qualify as per the Campaign details mentioned below (“**Eligible Customers**”).
2. These Terms and Conditions (the “**Terms and Conditions**”) shall apply to all Eligible Customers participating in the Campaigns. The Eligible Customer hereby consents to these Terms and Conditions through any such participation in the Campaign and agrees to HBL’s right as the final decision-making authority in all cases, with its decision being final and binding for all.
3. The overall duration of both the Campaigns is from 21<sup>st</sup> February 2024 to 18<sup>th</sup> March 2024.
4. The “Register, Transact, and Win” Campaign shall be as follows:  
Users who register onto HBL Mobile during the campaign period, and in addition to that conduct 2 eligible\* financial transactions on mobile app or Internet Banking will enter into the lucky draw where they will stand a chance to be amongst the lucky winners of a special HBLPSL themed gift hamper.

Credit card only customers are not eligible for the Campaign. \*Eligible transactions are all financial (monetary) transactions conducted through HBL Internet Banking or HBL Mobile, apart from funds Transfers (HBL to HBL, own Account and IBFT)

5. The “Transact and Win” campaign shall be as follows:  
Existing HBL Mobile and Internet Banking users who conduct ANY 3 DIFFERENT types of financial transactions during the Campaign period will enter into the lucky draw where they will stand a chance to be amongst the lucky winners of a special HBLPSL themed gift hamper.  
Credit card only customers are not eligible for the Campaign.
6. Customers are eligible to win only one merchandise during the Campaign period.
7. HBL shall announce “**Register, Transact, and Win**” and “**Transact and Win**” Campaign winners on official HBL social media channel(s).
8. The lucky draw will be conducted within a week (by 25<sup>th</sup> March, 2024) after the Campaign(s) end on 18<sup>th</sup> March, 2024. Following that, HBL Phone Banking teams will start contacting the winners for confirmation and to ask for details in the following week (by 31<sup>st</sup> March, 2024). The merchandise will be dispatched within the month of April 2024 after all requirements have been fulfilled.
9. The rewards will be dispatched to the winners after verification of details by HBL Phone Banking team.

10. If the winner's HBL account, from which transactions have been performed, has been closed, blocked or blacklisted, that winner shall be immediately disqualified and no merchandise will be dispatched to that individual in any case.
11. HBL, at its sole discretion may at any time discontinue these Campaigns and may revise these Terms and Conditions for any reason whatsoever by updating HBL's website. The Eligible Customers are bound by any such revisions and should therefore periodically visit HBL's website to review the current Terms and Conditions.
12. The winning merchandise will not be refundable and cannot be requested to be exchanged, or converted into money.
13. Prize merchandise is non-transferrable. If the winner chooses not to avail / accept the merchandise for any reason, their friends / family members / acquaintances will not be eligible to avail the prizes for them.
14. HBL will contact winners a total of three (3) times only on their numbers registered with HBL, and if the contact with the winner is not established for any reason, they will be disqualified. No other person on their behalf may accept the prize. The prize will then go to one of the backup / standby winners, who will similarly be contacted by HBL Phone Banking team for verification.
15. Winner authentication shall be based on verification against Computerized National Identity Card ("CNIC"), so only winners with a valid CNIC shall be entertained.
16. Employees of HBL shall not be eligible to enter the Campaigns.

#### Annexure B – FAQs for Consumer Facing Campaigns

1. Is it required to have an HBL Account to be eligible for these Campaigns?

Yes, it is required to be an HBL account holder to be eligible for these Campaigns.

2. What are the Campaign dates?

The Campaign duration for HBLPSL "Register, Transact, and Win" and the "Transact and Win" is Feb 21<sup>st</sup> Feb 2024 to Mar 18<sup>th</sup> 2024.

3. Are the Campaigns for specific cities only?

No, the Campaigns are valid across Pakistan for HBL Mobile and Internet Banking users.

4. How will I know I have qualified for the lucky draw?

No application is required to apply for the contest. If you meet the criteria, you shall automatically be eligible for the lucky for a chance to win exciting HBLPSL merchandise.

5. How can I get a chance to win merchandise on HBL Mobile?

Lucky draw eligibility criteria for “Register, Transact, and Win”:

Users who register onto HBL Mobile during the campaign period, and in addition to that conduct 2 eligible\* financial transactions on mobile app or Internet Banking will enter into the lucky draw where they will stand a chance to be amongst the lucky winners of a special HBLPSL themed gift hamper.

Credit card only customers are not eligible for the Campaign.

\*Eligible transactions are all financial (monetary) transactions conducted through HBL Internet Banking or HBL Mobile, apart from funds Transfers (HBL to HBL, own Account and IBFT)

Lucky draw eligibility criteria for “Transact and Win”:

Existing HBL Mobile and Internet Banking users who conduct ANY 3 DIFFERENT types of financial transactions during the Campaign period will enter into the lucky draw where they will stand a chance to be amongst the lucky winners of a special HBLPSL themed gift hamper.

Credit card only customers are not eligible for the Campaign.

6. When will the HBL Merchandise be given?

Winners, selected through lucky draw, will be contacted in the second week after the conclusion of HBLPSL 9. The merchandise shall be dispatched to the winners within the month of April 2024. The timelines may be impacted in case there is delay in delivery of merchandise by the vendors or factors over which HBL has no control.

7. How many times can a person win merchandise?

Eligibility for winning merchandise is only once during the Campaign life and all Campaign legs combined.

8. How will I know if I have won the merchandise?

Or

Where will the merchandise winner list be announced?

Winners of the “**Register, Transact, and Win**” and the “**Transact and Win**” Campaigns will be announced on the HBL social media page

9. Can I swap / give away my prize?

The winning merchandise will be non-refundable and cannot be requested to be exchanged, or converted into money / other rewards. Additionally, the prize is non-transferrable. Anyone other than the official recipient will not be able to get it in any capacity.

10. I saw my name in the winners' list announced on social media, but I have not been contacted yet for the prize. Why is that?

The selection of winners through the lucky draw was conducted on the basis of CNIC and the appropriate person has been contacted on the phone number registered with their HBL account. Kindly understand that many people have similar names, so it is a coincidence that your name matches the winner's name.

11. I am one of the winners. How will I receive my prize?

The winners will be announced on HBL's social media pages and merchandise will be dispatched to the winner's address confirmed by the winner via Phone Banking.

12. I didn't apply for any prize. What is this promotion all about?

For information about the promotion log on to [www.hbl.com/hblpsl](http://www.hbl.com/hblpsl)