

Konnect by HBL Independence Day 1947 Cashback Campaign | Habib Bank Limited

TERMS AND CONDITIONS FOR KONNECT BY HBL Independence Day 1947 Cashback CAMPAIGN (THE "CAMPAIGN"):

1. These Terms and Conditions (the "**Terms and Conditions**" or "**T&Cs**") shall apply to those customers who participate in the Campaign as per the campaign mechanics and who conduct the Transaction (defined below). These T&Cs constitute an agreement between you ("You" or the "Customer") and Habib Bank Limited ("HBL") when You perform the Transaction, whereby You unconditionally accept and agree to be bound by these Terms and Conditions.
2. All new and existing Konnect App Customers are eligible to participate in the campaign.
3. Customer will receive cashback amount of **PKR. 1947** upon fulfilling the below mentioned campaign mechanics:
 - Customer will have to use Konnect App to make any eligible transaction of atleast PKR 100 during the duration of the campaign.
 - Eligible transactions include: UBP, Mobile top up, QR scan and Widgets.
 - Each successful transaction will constitute one entry into the lucky draw.
 - The second eligibility criteria is that the customer shall post a picture of their Konnect app with #Konnect1947 in the comment section of Konnect's social media handle.
 - Each picture/post will constitute one entry into the lucky draw.
 - The winner is responsible for any applicable taxes or fees associated with the prize.
 - Winners will be notified within 10 days after the campaign period. HBL will use social media channels to inform the winner.
 - The prize money of PKR 1947 will be directly credited into the winner's account within 10 days after the campaign period ends.
4. Top **10** customers will receive a cashback amount of **PKR. 1947** through a standardized lucky draw. The cashback amount will be disbursed after the end of the campaign period.
5. The Customer is eligible for cashback reward only once through a lucky draw during the Campaign Period.
6. The Campaign is applicable nationwide.
7. The cashback reward shall only be applicable on Transactions conducted by Customers through Konnect by HBL mobile application.
8. The cashback reward will be disbursed to the Customer within 10 days after the end of the campaign.
9. HBL may use multiple modes of communication for the Campaign, including but not limited to social media, applications, agent location, SMS, etc.
10. Only those Customers will qualify for the Campaign who fulfill the eligibility criteria as announced in the campaign mechanics.
11. If the Customer's account with HBL has been closed, blocked, blacklisted (or/either), that Customer shall be immediately disqualified.
12. HBL reserves the right to discontinue the Campaign at any time and may at any time revise these Terms and Conditions for any reason whatsoever by updating HBL's website i.e. <https://www.hbl.com/> and the Konnect webpage i.e. <https://www.hbl.com/personal/konnect>. The Customers shall be bound by any such revisions

and should therefore periodically visit HBL's website and the Konnect webpage to review the current Terms and Conditions.

13. The Campaign is applicable to Customers residing in Pakistan only.
14. HBL Staff is not eligible for this campaign.
15. This is a limited time offer and this Campaign is valid from 12th August 2024 till 31st August 2024 (the "Campaign Period").
16. Customers may receive SMS from Konnect by HBL (Branchless Banking) short code 84251 and HBL short code 42501.
17. Customers must not share any PIN code, passcode, passwords, etc. associated with their accounts with anyone.
18. By accepting these Terms and Conditions, the Customer also agrees to HBL's right as the final decision-making authority in all decisions regarding the Campaign and the processing of the Transaction.
19. These Terms and Conditions shall be governed by the laws of the Islamic Republic of Pakistan.