

Terms and Conditions – Debit Card Issuance Campaign

Effective from 10th June 2024 to 10th August 2024

- These Terms and Conditions (the “**Terms and Conditions**”) shall apply to all customers availing the discount (the “**Customer**”) and the Customer hereby consents to these Terms and Conditions through any such participation in the discount 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.
- Customers are eligible to a 20% cashback if they apply for a Konnect Debit card from the Konnect mobile app. The cashbacks will be as follows depending on the card applied for:
 - Konnect Debit Card 1500 – Rs.300 cashback
 - Konnect Debit Card 900 – Rs.180 cashback
 - Konnect Islamic Debit Card 1500 – Rs.300 cashback
 - Konnect Islamic Debit Card 900 – Rs.180 cashback
- The discount is applicable only on Konnect debit cards applied through Konnect by HBL Application.
- This offer is valid only on above mentioned Konnect Debit Cards.
- One customer is only eligible once to avail this cashback.
- The discounts are not valid in conjunction with other special promotions, discount programs or vouchers defined by HBL or alliance partners.
- The discounts cannot be combined with any group discounts, parties, special events or any other offers.
- Cashback amount shall be credited into customer’s Konnect account within 15 working days.
- HBL reserves the right to terminate or withdraw or change the criteria of any discount offering with prior notice.
- 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>. Although Customer will be notified but its advised that the Customer should regularly check the website to stay updated as these changes shall be binding upon the Customers immediately.
- These Terms and Conditions shall be governed by and construed in accordance with the laws of Pakistan.