

## Terms and Conditions

### HBLPSL 10 Consumer Promotion

**HBL CreditCard | HBL DebitCard**

**Campaign Period: April 3 – 28, 2025**

1. Winners of the HBLPSL Consumer Promotion (“Campaign”) shall be selected based on a lucky draw of customers (“Eligible Participants”) fulfilling following criteria:

Products	Eligible Participants	Frequency of Lucky Draw	Number of Prizes
<b>HBL Credit Card</b>	Spend PKR 5,000 or more using your HBL CreditCard for a chance to win HBLPSL match tickets	Weekly draws for match tickets;	300 HBLPSL match tickets
<b>HBL Debit Card</b>	Spend PKR 5,000 or more using your HBL DebitCard for a chance to win HBLPSL match tickets	Weekly draws for match tickets;	300 HBLPSL match tickets

The match tickets is termed as “Campaign Prize”.

2. Each eligible entry must consist of a monetary value of no less than PKR 5,000 in a single transaction. Any entry that amounts to less than PKR 5,000 shall be deemed ineligible for participation in the lucky draw. Furthermore, it is expressly stated that cumulative entries, regardless of their combined total equaling or exceeding PKR 5,000, shall not qualify for the lucky draw if any individual entry is less than the stipulated amount of PKR 5,000. Customers can make multiple transactions of the stipulated amount of PKR 5,000.
3. Ticket Prizes are available only for customers located in Karachi, Lahore, Islamabad/Rawalpindi, and Multan.
- Karachi customers will receive tickets for matches at Karachi Stadium.
  - Lahore customers will receive tickets for matches at Lahore Stadium.
  - Islamabad/Rawalpindi customers will receive tickets for matches at Rawalpindi Stadium.
  - Multan customers will receive tickets for matches at Multan Stadium.
4. In the event that your minor child is accompanying you to the stadium, it is incumbent upon you to consult the age-related guidelines specified on the reverse side of the HBLPSL ticket for admission to the stadium. Alternatively, you may visit the official website of the Pakistan Cricket Board (PCB) for further instructions.
5. It is hereby stipulated that individuals who have been declared winners in prior HBLPSL 10 lucky draw for HBL CreditCard and HBL DebitCard shall be excluded in subsequent lucky draws.
6. Two HBLPSL match tickets will be awarded per winner.

7. These Terms and Conditions (the “Terms and Conditions”) shall apply to all Eligible Participants taking part in the Campaign, and the Eligible Participants hereby consent to these Terms and Conditions through any such participation in the Campaign and agree to HBL’s right as the final decision-making authority in all cases, with its decision being final and binding for all.
8. This is a limited time offer and the Campaign duration is valid from **April 3-28, 2025**.
9. All Customers will be eligible for the luckydraw as per following criteria:
  - a. Lucky Draw 1: April 9, 2025
  - b. Lucky Draw 2: April 18, 2025
  - c. Lucky Draw 3: April 29, 2025
10. HBL shall call the Campaign Prize winners via HBL Contact Centre three times after hourly intervals and if any winner is unreachable, the prize will be offered to the next person generated via lucky draw.
11. Tickets will be dispatched to the winners at the registered mailing address maintained in the database of Habib Bank Limited (HBL). HBL shall not be liable for any failure to deliver the tickets due to reasons including, but not limited to, an incomplete address, a change of address, or any other reason.
12. Customer will not request compensation or date of ticket dates in case match tickets sent via HBL courier service doesn’t reach the customer on time.
13. HBL shall announce the Campaign winner on HBL’s official social media.
14. HBL, at its sole discretion may at any time discontinue this Campaign and may revise these Terms and Conditions for any reason whatsoever by updating HBL’s website i.e. <https://www.hbl.com/>. The Eligible Participants are bound by any such revisions and should therefore periodically visit HBL’s website and social media channels to review the current Terms and Conditions.
15. The customer will not request any compensation in the event that the HBLPSL match is cancelled, and HBL will not be held responsible for any delays or cancellation of the HBLPSL match.
16. The winner of the Campaign will be responsible for payment of other charges to obtain the prize, including but not limited to transportation to and from stadium, food and drinks etc.
17. Winner authentication shall be based on verification against Computerized National Identity Card (“CNIC”).
18. Only winners with a valid CNIC shall be entertained.
19. Employees of HBL shall not be eligible to enter the Campaign.
20. These Terms and Conditions shall be governed by the laws of the Islamic Republic of Pakistan.