

# Terms and Conditions

## HBL x IMC – Win a Yaris Campaign

1. Winner of the HBL x IMC – Win a Yaris Campaign (“Campaign”) shall be selected based on a lucky draw of customers who financed any brand new Toyota vehicle from HBL within the campaign period (“Eligible Participants”).
2. 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.
3. This is a limited time offer and the Campaign duration is valid from September 1st, 2024 to February 24th, 2025, based on provisional booking orders (PBOs) created by Toyota Indus Motors (“IMC”).
4. HBL shall announce the Campaign winner on HBL’s official Facebook and Instagram pages.
5. The winning prize of Toyota Yaris 1.3 GLI CVT (“Prize”) shall be shown to the winner at HBL Tower, Karachi and the Prize shall be handed over to the winner through a Toyota dealership located in the winner’s region as applicable.
6. 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.
7. HBL will not be responsible for any cancellation or delay of Prize delivery.
8. The winner of the Campaign will be responsible for payment of all applicable taxes, including but not limited to Gift Tax and Withholding Tax, vehicle registration charges and freight charges for delivery to the winner’s respective region.
9. The provided Prize will not be refundable and cannot be requested to be exchanged for anything in monetary value.
10. If the winner does not avail/accept the Prize for any reason, any friends/family members of the Winner will not be eligible to avail the Prize either.
11. If the winner is not approachable or does not respond back to claim the prize within 1 working day after the announcement, another winner will be selected based on the lucky draw mechanism.
12. Winner authentication shall be based on verification against Computerized National Identity Card (“CNIC”).
13. Only winners with a valid CNIC shall be entertained.
14. Employees of HBL shall not be eligible to enter the Challenge.
15. These Terms and Conditions shall be governed by the laws of the Islamic Republic of Pakistan.