

Ramadan Campaign| HBL

TERMS AND CONDITIONS FOR KONNECT BY HBL CAMPAIGN (THE “CAMPAIGN”):

Effective from March 01 to April 02, 2025.

- This is a limited time offer and this Campaign is valid from March 01 to April 02, 2025 (the “Campaign Period”).
- These Terms and Conditions (the “Terms and Conditions” or “T&Cs”) shall apply to all customers who participate in the Campaign as per the Campaign mechanics and who conduct the Transaction (as defined below). These T&Cs constitute an agreement between you (“You” or the “Customer”) and HBL (“HBL”) when You perform the Transaction, whereby You unconditionally accept and agree to be bound by these Terms and Conditions.
- The Campaign will be based on a lucky draw and 50 lucky draw winners will receive the cashback reward only.
- Lucky draw winning Customers will receive Eidi cashback amount of PKR.5000/- upon conducting a transaction minimum of PKR. 500/- per transaction through Konnect by HBL Mobile Application (“**Transaction**”), during the Campaign Period.
- To participate in the Campaign, Customers have to complete a transaction in the month of campaign duration through HBL Konnect Mobile Application.
- The minimum amount of Transaction to be eligible for the Campaign is PKR. 500/- per transaction
- The lucky draw winners will be eligible to receive the cashback reward once only
- The Campaign is applicable nationwide and the eligible Transaction type is any transaction conducted through HBL Konnect Mobile Application.
- The cashback reward will be disbursed to the lucky draw winner in its account within one (01) month after the end of the Campaign Period.
- HBL may use multiple modes of communication for the Campaign, including but not limited to social media, applications, agent location, SMS, etc.
- Only those Customers will qualify for the Campaign who performed the Transaction as per the Campaign i.e., minimum transaction of Rs. 500 through the Konnect by HBL Mobile Application has been performed.
- If the Customer’s account with HBL has been closed, blocked, blacklisted (or either), whatsoever reason, that Customer shall be immediately disqualified.
- 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/konnect-account/terms-and-conditions>. Although Customer will be notified but it is advised that the Customer should regularly check the HBL website and the Konnect webpage to stay updated as these changes shall be binding upon the Customers immediately.
- HBL is the final decision-making authority for the Campaign and processing of the Transaction.
- The Campaign is applicable to customers residing in Pakistan only.
- Customers may receive SMS from Konnect by HBL (Branchless Banking short code) 8425 and HBL short code 4250.
- These Terms and Conditions shall be governed by and construed in accordance with the laws of Pakistan.