

Konnect Karo, Aagay Barho Campaign | Habib Bank Limited

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

Effective from December 4th 2024 to February 4th 2025.

- 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. These T&Cs constitute an agreement between you ("You" or the "Customer") and Habib Bank Limited ("HBL") and whereby You unconditionally accept and agree to be bound by these Terms and Conditions.
- For **Debit Cards**, Customers are eligible to Rs. 300 cashback rewards if they apply for a Konnect debit card through HBL Konnect Mobile Application. The cashback reward will be as follows depending on the debit card applied for:
 - Konnect Debit Card 1500 – Rs.300 cashback reward
 - Konnect Islamic Debit Card 1500 – Rs.300 cashback reward
- The cashback reward is applicable only on Konnect debit cards applied through Konnect by HBL Mobile Application.
- This offer is valid only on above mentioned Konnect debit cards applied through HBL Konnect Mobile Application.
- Customer will be eligible to receive the cashback reward only once during the Campaign Period.
- Debit Card cashback reward amount shall be credited into customer's Konnect account within fifteen (15) working days.
- The Campaign is applicable nationwide.
- 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 applied the debit card as per the Campaign offers announced.
- If the Customer's account with HBL has been closed, blocked, blacklisted (or either), 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.
- By accepting these Terms and Conditions, the Customer also agree to HBL's right as the final decision-making authority in all decisions regarding the 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.
- This is a limited time offer and this Campaign is valid from December 4th 2024 to February 4th 2025. (the "Campaign Period").
- These Terms and Conditions shall be governed by and construed in accordance with the laws of Pakistan.