

## Konnect Karo, Aagay Barho Campaign | Habib Bank Limited

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

Effective from December 4<sup>th</sup> 2024 to February 4<sup>th</sup> 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 and who conduct the Transaction (as defined below). These T&Cs constitute an agreement between you ("You" or the "Customer") and Habib Bank Limited ("HBL") when You perform the Transaction, whereby You unconditionally accept and agree to be bound by these Terms and Conditions.
- Customers will receive cashback amount of PKR. 2500/- (per bill) upon conducting utility bill payment transaction minimum of PKR. 3000/- per bill through HBL Konnect Mobile Application ("**Transaction**"), during the Campaign Period.
- Customers who have paid utility bills in the month of December 2024 and January 2025 through HBL Konnect Mobile Application will be eligible to participate in the Campaign.
- The minimum amount of Transaction to be eligible for the Campaign is PKR. 3000/- per bill and the cashback reward amount will be capped at PKR 2,500/- per bill.
- The Campaign will be based on a lucky draw and lucky draw winners will receive the cashback reward only.
- The lucky draw winners will be eligible to receive the cashback reward only once during the Campaign Period.
- The Campaign is applicable nationwide and the eligible UBP Transaction types include electricity bill payment, internet bill payment, gas bill payment, land-line / telephone bill payment and water and sewage bill payment.
- The cashback reward shall only be applicable on Transactions conducted by Customers through Konnect by HBL 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 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.
- These Terms and Conditions shall be governed by and construed in accordance with the laws of Pakistan.
- This is a limited time offer and this Campaign is valid from December 4<sup>th</sup> 2024 to February 4<sup>th</sup> 2025 (the “Campaign Period”).