

HBL PayPak Campaign - Terms & Conditions

- This offer is valid for from October 1 to December 31, 2022 (both dates inclusive).
- This offer is applicable on HBL PayPak Debit Card transactions amounting to PKR 500 or more (domestic POS and ATM cash withdrawals).
- Multiple entries per participant is allowed based on multiple transactions.
- Lucky draw will be conducted by 1LINK (Pvt.) Limited.
- Prizes will be distributed via Banks directly in Quarter 1, 2023.
- Prizes are not transferable, or exchangeable or redeemable for cash.
- Banks shall not be liable for unsuccessful efforts to contact and notify the prize winners.
- 1LINK reserves the right, at its discretion, to add, or remove any person from participating in the draw, without providing any reason and without prior notice.
- HBL shall not be responsible to any customer or third party for unsatisfactory or delayed performance of the partners, losses, damages, delays or cancellation by the partners.
- HBL will not be held responsible for any complaints or liabilities whatsoever that arise with respect to products and services availed from the partners using this offer.
- The discounts are not valid in conjunction with other special promotions, discount programs or vouchers defined by HBL or alliance partners.
- The discounts cannot be combined with group discounts, parties, special events or any other offers.
- HBL reserves the right to terminate or withdraw or change the criteria of any discount offering without providing prior notice or reason.
- HBL is not liable for the accuracy of the brand offers mentioned under alliances. For updated brand offers, please refer to the relevant alliance partner's website or physical outlet.