

Konnect by HBL Utility Bill Payment | Habib Bank Limited

TERMS AND CONDITIONS FOR KONNECT BY HBL Utility Bill Payment CAMPAIGN (The "CAMPAIGN")

1. These Terms and Conditions (the "Terms and Conditions" or "T&Cs") shall apply to those customers who participate in the Campaign as per the campaign mechanics and who conduct the Transaction (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.
2. Customer will receive full cashback upon paying Utility bills, through Konnect by HBL mobile application (the "Transaction").
3. The eligibility criteria for this campaign includes all Konnect by HBL customers who have paid 3 utility bills in the month of May.
4. In this Campaign, full bill amount will be given, however, the cashback will be applicable on 1 bill only.
5. The cashback amount will be capped at PKR 5,000 per bill.
6. The campaign will be based on a lucky draw and 30 lucky winners will receive the cashback only.
7. Each Customer/lucky winner will be eligible for the cashback reward only once during the Campaign Period.
8. The Campaign is applicable nationwide on all electricity, internet, gas, land-line / telephone, water and sewage bills.
9. The cashback reward shall only be applicable on Transactions conducted by Customers through Konnect by HBL mobile application.
10. The cashback reward will be disbursed to the Customer one month after the end of the campaign.
11. HBL may use multiple modes of communication for the Campaign, including but not limited to social media, applications, agent location, SMS, etc.
12. Only those Customers will qualify for the Campaign who performed the Transaction as per the Campaign offers announced.
13. If the Customer's account with HBL has been closed, blocked, blacklisted (or/either), that Customer shall be immediately disqualified.
14. 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>. The Customers shall be bound by any such revisions and should therefore periodically visit HBL's website and the Konnect webpage to review the current Terms and Conditions.
15. The Campaign will be applicable to only those eligible Customers utilizing Branchless Banking – Konnect by HBL mobile application.
16. The Campaign is applicable to Customers residing in Pakistan only.
17. HBL Staff is not eligible for this campaign.
18. This is a limited time offer and this Campaign is valid from **TBD** (the "Campaign Period").
19. Customers may receive SMS from Konnect by HBL (Branchless Banking) short code 84251 and HBL short code 42501.

20. Customers must not share any PIN code, passcode, passwords, etc. associated with their accounts with anyone.
21. By accepting these Terms and Conditions, the Customer also agrees to HBL's right as the final decision-making authority in all decisions regarding the Campaign and the processing of the Transaction.
22. These Terms and Conditions shall be governed by the laws of the Islamic Republic of Pakistan.