

## Disclosures

Konnnect is a branchless banking solution that enables customers to fulfil their banking and payment needs in a convenient and secure way. Customers can avail Konnect services by visiting their nearest Konnect Shop or by using their Konnect Account through Konnect Mobile App or SMS.

### Features

- Funds Transfer
- Bill Payment
- Mobile & Internet Top-ups
- Shopping at Konnect Shops
- International Home Remittance
- Donation and Zakat Payment
- Institutional Payments
- Loan Repayments

### Transaction Limits

1. Konnect by HBL's daily, monthly and yearly transactional limits for Electronic Fund Transfers will be followed as defined by HBL & SBP.
2. You can view transactional limits available at <https://www.hbl.com/konnnectaccount>.

### Lost & Theft Reporting

In case of any loss/theft of a payment instrument and/or customer credentials, Account Holder may call Konnect Customer Care at 021-111-425-111 to report the same.

### Dispute Reporting

You may report/register any disputed transaction through any of the channels mentioned above. Your complaint will be resolved within 10 business days or as defined by State Bank of Pakistan. In case if there is no error found then customer should be notified through appropriate means in 3 business days.

### Fee

There are no charges for registration on Konnect by HBL. However, transactional fee may be charged as per Schedule of Bank Charges (SOBC). In addition to transactional fee, Government taxes will also be applicable. To review current Konnect SOBC, please visit <https://www.hbl.com/konnnect>.

### Disclaimer

1. Konnect by HBL will never ask for your transaction password on the login screen. Transaction password is only required to authorise a financial transaction.
2. Do not share your confidential information with anyone in any case.
3. Change your passwords periodically.

### General Disclosures

1. Bank shall have the right to disclose personal information of the Account Holder's account, directly or indirectly to Foreign Regulators or Tax Authorities or any other authority or jurisdiction as deemed necessary by the Bank of whatever nature.
2. The Account Holder also agrees that HBL may disclose, in strict confidence, to other institutions, such personal information as may be reasonably necessary for reasons including but not limited to participation in any telecommunication or electronic clearing network, in compliance with a legal directive, for credit rating by recognised credit scoring agencies, for audit, provision of services by any third-party collection and fraud prevention purposes.