

TERMS & CONDITIONS

1. In a day, only one sticker sheet will be given to the customer through over the counter deposit or withdrawal (through cash or cheque) in the HBL MoneyClub account.
2. In the event that the winner cannot be reached on the shared information after 3 trials over 2 days, an alternate winner will be selected.
3. Parent/Guardian will be eligible to claim the lucky draw prize. All prizes and entries are non-transferrable
4. Cash redemption of prizes is not available.
5. Employees of HBL or any associated company of HBL and their immediate families are not eligible to participate in this lucky draw.
6. HBL may at any time discontinue the Sticker Book and may at any time revise these Terms and Conditions for any reason whatsoever by updating HBL's website. The customers are bound by any such revisions and should therefore periodically visit HBL's website to review the current Terms and Conditions.

Eligibility Criteria: The customer who will complete the book by pasting the stickers according to correct numbering will be eligible to be part of the lucky draw to win exciting prizes. The completed book is to be sent to Retail Department, HBL Head office Branch Banking Department, 14th Floor HBL Plaza, I.I.Chundrigar road, Karachi.