

Introduction

Become a part of the HBL ShopFest by using your HBL Cards on daraz.pk to enjoy exclusive discounts up to 70% off on 9th and 10th May 2018.

How to Use Your HBL Cards

HBL Cards provide you with an easy online payment solution. There is no need to call phone banking to activate your card for online purchases, since all HBL Cards (Visa & Mastercard) are backed by 3D Secure service, which allows you a safe and easy internet shopping experience.

When you use your HBL Card during HBL ShopFest, you will receive a One-Time Password (OTP), either by SMS or email, which you will need to enter on the daraz.pk website when prompted, to authenticate and complete the transaction.

Terms and Conditions:

- Eligible customers holding HBL Cards ("**HBL Cardholders**") are entitled to receive discounts up to 70% on purchases made on daraz.pk's webportal, located at www.daraz.pk (the "**Site**") using their HBL Cards (defined below) during this promotion (the "**Promotion**").
- The Promotion shall be valid from 9th May 2018 to 10th May 2018 only.
- The Promotion is applicable on all HBL DebitCards and CreditCards backed by Mastercard and Visa Cards only ("**HBL Cards**").
- The Promotion is not applicable on HBL Debit Cards backed by PayPak and China Union Pay (CUP).
- HBL Cardholders can avail discounts up to a maximum of 70% during the Promotion*.
- HBL Cardholders can avail up to 15% discount, with maximum capping of PKR 2,500/- per transaction on Site-wide deals during the Promotion.
- HBL Cardholders can avail up to 30% discount with maximum capping of PKR 5,000 /- per transaction on Mega Deals (defined below) during the Promotion.
- "**Mega Deals**" are special discounts available on the purchase of selected products on the Site, and shall be exclusive to HBL Cardholders only, and shall be available on a first come basis, while stocks last.
- Each HBL Cardholder can avail up to 2 Mega Deals per product during this Promotion.
- The discounts under this Promotion shall not be availed on using cash on delivery method of payment.
- Daraz.pk shall be responsible to communicate the estimated delivery timeline at the time of order confirmation.
- This Promotion is subject to all applicable terms and conditions of daraz.pk.
- HBL reserves the right to discontinue/cancel any discount offering without providing prior notice or reason to the HBL Cardholder.
- Daraz.pk reserves the right to refuse or cancel any order for any reason at any given time. HBL shall not be responsible to any customer, HBL Cardholder, or third party for unsatisfactory or delayed performance of daraz.pk, losses, damages, delays or cancellation of products by daraz.pk.

- HBL shall not be held responsible for any complaints or liabilities whatsoever that arise with respect to products and services availed from daraz.pk using this Promotion.

* 70% is the maximum potential aggregate discount comprising of the discounts applied from use of the HBL Cards (subject to maximum capping of PKR 2,500/- per transaction on Site-wide deals and a maximum capping of PKR 5,000/- per transaction on Mega Deals) as well as certain existing discounts available to HBL Cardholders on certain purchases made on daraz.pk.

Contact Us:

- For queries related to HBL Cards, please call HBL PhoneBanking at 111-111-425
- For queries related to products/vouchers and delivery, please call daraz.pk at 111-132-729 or email at customer@daraz.pk.

Frequently Asked Questions

1. Can I use a card other than HBL's to avail the discount?
Only HBL Cardholders are eligible to avail the discounts under the Promotion.
2. Is the discount applicable on HBL DebitCard?
Yes, the discount is applicable on HBL DebitCard backed by Visa and Mastercard only.

The discount shall not be availed using HBL DebitCard backed by PayPak and CUP (China Union Pay).
3. What is the Promotion period for HBL ShopFest?
The Promotion period is from 9th May 2018 to 10th May 2018 (both days inclusive).
4. What is the maximum discount that can be availed during HBL ShopFest?
HBL Cardholders can avail discount up to a maximum of 70% during the Promotion.
5. Is the discount available on all products at daraz.pk?
HBL Cardholders can avail up to 15% discount, with maximum capping of PKR 2,500/- per transaction on Site-wide deals (www.daraz.pk) during the Promotion.

HBL Cardholders can avail up to 30% discount with maximum capping of PKR 5,000/- per transaction on Mega Deals during the Promotion.
6. What are Mega Deals and how can I access them?
Mega Deals are special discounts up to 30% offered on selected products, and shall be exclusive to HBL Cardholders only, and shall be available on a first come basis, while stocks last.
7. How many Mega Deals can be availed during HBL ShopFest?
Each HBL Cardholder can avail up to 2 Mega Deals per product during this Promotion.
8. Can the discount be availed on cash on delivery method of payment?
The discount under this Promotion shall not be availed on using the cash on delivery method of payment.
9. Will the HBL discount be applicable for products that are already on discount?
Yes, this Promotion's discount at daraz.pk shall be applied over and above any discounts already being offered by daraz.pk.
10. How safe are HBL Cards for online transactions?
All HBL Cards, backed by Visa and Mastercard, are protected by 3D Secure platform, which is the latest technology in e-commerce transaction security. 3D Secure ensures safe internet based transactions through authentication of each transaction by the HBL Cardholder.

With this service, when you use your HBL Cards on websites that have incorporated the "Verified by Visa" or "MasterCard SecureCode" sign, you shall receive a One-Time Password (OTP) either by SMS or email, as you desire, to complete your transaction.

11. How does 3D Secure work?

You are issued a One Time Password (OTP) every time you conduct an e-commerce transaction. The OTP is sent on email and/or SMS and needs to be entered at the ecommerce website to authenticate the transaction. For more information, visit <http://www.hbl.com/3DSecure>

12. I did not receive the OTP. What should I do?

To receive a One-Time Password (OTP) for secured internet based transactions on your HBL Card, please ensure that your latest mobile number and/or email address is updated in our records. For details, please call HBL PhoneBanking on 021-111-111-425.

13. I put in the wrong OTP. What should I do?

You can request for another OTP by selecting the 'Request for OTP' option on the website and you will receive a fresh OTP. For more information, visit <http://www.hbl.com/3DSecure>

14. What if there is a fraudulent transaction on my card?

Please call HBL PhoneBanking on 111-111-425 and lodge your concern.

15. Are there any hidden costs or charges if I use my HBL Cards at Daraz.pk?

No, there are no hidden costs or charges for using HBL CreditCard or HBL DebitCard. For complete list of schedule of charges please visit

HBL CreditCard page <http://www.hbl.com/HBLCreditCard>

HBL DebitCard page <http://www.hbl.com/HBLDebitCard>

16. How much can I spend on my HBL Card at HBL ShopFest?

You can spend up to the available/assigned limit of your card. For details, please call HBL PhoneBanking on 021-111-111-425.

17. The product I ordered did not get delivered yet, what should I do?

For all delivery related queries, please contact Daraz.pk at 111-132-729.

18. How can I contact Daraz?

You can call daraz.pk at 111-132-729 or email at customer@daraz.pk.