

## Terms & Conditions – HBL Digital Campaign

1. These Terms and Conditions (the “Terms and Conditions”) shall apply to the HBL Mobile & HBL InternetBanking\_Campaign scheme whereby customers that perform eligible transaction through HBL Mobile or HBL InternetBanking between **01-Sep-2019 to 30-Sep-2019** shall be eligible to enter a lucky draw (“Scheme”), and the winner of the lucky draw shall receive the Prize (defined below). These T&Cs constitute an Agreement between you (“You” or the “Eligible Customer”) and Habib Bank Limited (“HBL”) when You participate in the Scheme, whereby You unconditionally accept and agree to be bound by these Terms and Conditions. By accepting these Terms and Conditions, the Eligible Customer also agree to HBL’s right as the final decision-making authority in all decisions regarding the Scheme.

**The Eligible Customer must perform at least 2 utility bill payment transactions in any of the following categories during a Draw Cycle (defined in Clause 13 below)**

- Electricity Bill Payment
  - Gas Bill Payment
  - Landline Bill Payment
  - Water / Sanitation Bill Payment
2. HBL at its sole discretion may at any time discontinue this Scheme and may at any time revise these Terms and Conditions for any reason whatsoever and will inform customers by updating HBL’s website 30 days prior to the changes. The Eligible Customer is bound by any such revisions and should therefore periodically visit HBL’s website to review the current Terms and Conditions.
  3. In the event that the Eligible Customer is selected as a winner in the lucky draw of the Scheme (a “Winner”) HBL will contact the Winner through the cell/phone number registered with HBL.
  4. In the event that the Winner cannot be reached on the provided contact information after 6 attempts over the course of 2 days, the Prize shall be deemed null and void.
  5. All Prizes and entries for the lucky draw of this Scheme shall be non-transferrable.
  6. If the Winner cannot personally avail the Prize for any reason, that Prize shall be deemed null and void.
  7. The Prize shall be **Samsung Galaxy S10** which shall be gifted to the Winner by HBL. The color/configuration of the Prize shall be determined solely by HBL, and cannot be selected or changed by the Winner
  8. To participate in the scheme, HBL will not charge any fee to the eligible customer. However, transaction fees will apply as per bank’s schedule of charges.
  9. The Prize shall not be redeemed for cash.
  10. Winner authentication shall be based on verification against the Winner’s Computerized National Identity Card (“CNIC”).
  11. Subject to Clause 12 below, only Winners with a valid CNIC shall be allowed to avail a Prize.
  12. For Winners under the age of 18, Winner authentication shall be based on verification against the Winner’s Birth Certificate, along with verification of the Winner’s registered guardian’s CNIC verification.
  13. The draw cycle to select Winner is as follows (the “Draw Cycle”):
    - Draw Cycle: **01-Sep-2019 to 30-Sep-2019**
    - Draw Date: **02-Oct-2019**
  14. Employees of HBL, shall not be eligible to enter the lucky draw, and/or participate in the Scheme.
  15. These Terms and Conditions shall be governed by the laws of the Islamic Republic of Pakistan.