

## Konnect by HBL App Download Campaign (the “Campaign”)

Konnect Accountholders

### Terms and Conditions

1. These Konnect by HBL Terms and Conditions (the “**Terms and Conditions**”) shall apply to all Eligible Customers participating in the Campaign, and the Eligible Customer hereby consents to these Terms and Conditions through any such participation in the Campaign.
2. HBL has the right to launch customer engagement campaigns with cash back incentive.
3. HBL has the right to use multiple or one mode for communications for the Campaign; social media, applications, agent location, SMS, etc.
4. HBL has the right to decide the selection process of the winners of the Campaign through selection of all Eligible Customers who have conducted the required action as per the mechanics announced during the Campaign period.
5. Winners of the Konnect by HBL Campaign shall be selected from the pool of Eligible Customers who have conducted the required action as per the campaign offer.
6. Customers who will be eligible for the Campaign’s cashback reward are:
  - Customers who perform an Eligible Transaction of Rs. 300 or more (as per Clause 9 below) within a week of downloading the application within the duration of this Campaign.
  - Eligible Customers will receive cashback reward equivalent to 35% of transactional amount.
    - The cashback is capped at Rs. 105.
  - Customer is eligible for cashback reward only once during Campaign tenure.(hereinafter called “**Eligible Customers**”)
7. The cashback will be deposited in customer account within approx. 96hrs after the Eligible Transaction is conducted.
8. Customers with an active account maintained by an agent, are also eligible for this reward provided they have downloaded and registered themselves on the app for the first time and conducted the Eligible Transaction.
9. Customer will be deemed ineligible if they delete and re-download the Konnect application. No reward will be disbursed to ineligible customers.
10. Following are the transaction types eligible for the cashback reward offered by Konnect by HBL through this Campaign:
  - Broadband Bill Payment
  - Corporate Payment
  - Education
  - Electricity Bill Payment
  - E-Vouchers
  - Gas Bill Payment
  - Landline Bill Payment
  - Mobile Bill Payment
  - Water/Sanitation Bill Payment
  - Zakat/Donations

- Loan Repayments
- Online Shopping
- Mobile Top-up/ Recharge
- QR
- Retail payments
- Debit card
- Lifestyle payments (Current in-app integrations via widgets)

(each an “**Eligible Transaction**”).

11. Following are the transaction types ineligible for the cashback reward:
  - IBFT
  - Fund Transfer
  - Cash deposit
  - Cash Withdrawals
12. Only those Eligible Customers will qualify as winners who perform required action as per the Campaign offer announced during the Campaign period and as per the Campaign mechanics.
13. If the winner’s account with HBL has been closed, blocked, blacklisted (or either), that winner shall be immediately disqualified, and an alternate winner may/may not be selected in his/her place or disqualified immediately at HBL’s sole discretion.
14. HBL has the right to select set cashback reward as per HBL requirement and Campaign mechanics.
15. 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. The Customers shall be immediately bound by any such revisions and should therefore periodically visit HBL’s website to review the current Terms and Conditions.
16. The Campaign will be applicable to only those Eligible Customers utilizing Branchless Banking.
17. The Campaign is applicable to Eligible Customers residing in Pakistan only.
18. Eligible Customers may receive SMS from Konnect by HBL (Branchless Banking short code or HBL Short code) 8425 in case of campaign being launched.
19. Eligible Customers must not share any PIN code, passcode, passwords, etc. with any one.
20. Change in these Terms and Conditions, will be done at sole discretion of HBL. Customers are advised to regularly visit [www.hbl.com/Konnect](http://www.hbl.com/Konnect) to stay updated.
21. The Campaign duration is a month from the date of launch. The campaign duration will be announced on HBL’s social media pages.
22. These Terms and Conditions shall be governed by and construed in accordance with the laws of Pakistan.