

TERMS AND CONDITIONS FOR KONNECT 5 DAY CHALLENGE CAMPAIGN (THE "CAMPAIGN")

1. These Terms and Conditions (the "Terms and Conditions" or "T&Cs") shall apply to those customers who participate in the campaign as per the campaign mechanics and who conduct the transaction (as per the campaign mechanics defined below). These T&Cs constitute an agreement between you ("You" or the "Customer") and Habib Bank Limited ("HBL") when You perform the transaction, whereby You unconditionally accept and agree to be bound by these Terms and Conditions.
2. 5-day challenge campaign offers different transactional challenges to customer on each day for 5 days which if transaction successfully performed by customer will be rewarded by a 10% cashback capped at Rs.20. The 5-day challenge campaign shall start on 5th April 2021 and end on 10th April 2021.
3. 1st day challenge is 'Perform a Mobile Recharge transaction of Rs.200 & Receive 10% cashback'.
4. 2nd day challenge is 'Perform a Utility Bill Payment transaction of Rs.200 & receive 10% cashback'.
5. 3rd day challenge is 'Perform a QR transaction of Rs.200 & receive 10% cashback'.
6. 4th day challenge is 'Perform a Utility Bill Payment transaction of Rs.200 & 10% cashback'.
7. 5th and last day challenge are to 'Perform a Widget transaction of Rs.200 10% cashback'.
8. Customer who engages with us for all 5 days will receive an additional flat Rs.100 cashback at the end of the game challenge.
9. The Customer is eligible for cashback reward only once during the campaign period for one particular transaction type.
10. The cashback reward shall only be applicable on transactions conducted by Customers through Konnect Mobile Application only.
11. The cashback reward will be disbursed to the Customer in his/her account within 96 hours after the eligible transaction is conducted.
12. The additional cashback of Rs.100 given to customer who has engaged with us for all 5 days shall be disbursed within 96 hours of campaign end date.
13. All other transactions apart from the ones listed above are considered ineligible during the period of campaign.
14. HBL may use multiple modes of communication for the campaign, including but not limited to social media, applications, agent location, SMS, etc.
15. Only those Customers will qualify for the campaign who performed the transaction as per the campaign offers announced.
16. If the Customer's account with HBL has been closed, blocked, blacklisted (or either), that Customer shall be immediately disqualified.
17. 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 and the Konnect website. The Customers shall be bound by any such revisions and should therefore periodically visit HBL's website and the Konnect website to review the current Terms and Conditions.
18. The Campaign is applicable to Customers residing in Pakistan only.
19. Customers may receive SMS from Konnect by HBL (Branchless Banking) short code 8425 and HBL short code 4250 with regards to the campaign awareness and/or engaging with Konnect.
20. Customers must not share any PIN code, passcode, passwords, etc. associated with their accounts with anyone.

21. By accepting these Terms and Conditions, the Customer also agree to HBL's right as the final decision-making authority in all decisions regarding the processing of the transaction.
22. These Terms and Conditions shall be governed by the laws of the Islamic Republic of Pakistan.