

TERMS AND CONDITIONS FOR 5 DAY CHALLENGE CAMPAIGN DETAILS

1. These Terms and Conditions (the “**Terms and Conditions**” or “**T&Cs**”) shall apply to those customers who perform transactions as per the campaign mechanics through Konnect application (the “**Transaction**”). 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. Customer will receive a cashback amount of PKR 100 on performing a transaction of at least PKR 250 each day for a total of 5 days as per the campaign challenge announced.
3. If the Customer performs the transaction for consecutive 5 days, he will get an extra PKR 500 cashback.
4. Customer will be eligible to receive cashback only once during the promo cycle.
5. The minimum amount of transaction in the 5-day challenge is PKR250 each and the cashback cap is PKR 100 except as provided in Clause 3 above.
6. Following are the day wise challenges:
 - **Day 1 Challenge: Mobile Recharge** – Includes all prepaid, postpaid & bundles
 - **Day 2 Challenge: UBP**- Electricity, Gas, Water, Landline/Phone, Internet
 - **Day 3 Challenge: Bill Payment**- Any bill payment transaction performed via Konnect App – e.g. Mobile recharge, UBP, Corporate payments, etc.
 - **Day 4 Challenge: Fund Transfer**- IBFT, Konnect to HBL or Konnect to Konnect transfer.
 - **Day 5 Challenge**: Perform a **QR transaction** at any merchant.
7. The cashback shall only apply on Transactions conducted by Customers through Konnect application.
8. The cashback will be deposited in Customer account within 10 days after the eligible Transaction is conducted.
9. HBL has the right to use multiple modes for communications for the campaign, social media, applications, agent location, SMS, etc.
10. Only those Customers will qualify for the campaign who perform the Transaction as per the campaign offers announced.
11. If the account with Konnect by HBL has been closed, blocked, blacklisted (or either), that Customer shall be immediately disqualified.
12. HBL reserve 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/or 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.
13. The campaign will be applicable to only those eligible Customers utilizing Branchless Banking – Konnect App.
14. The campaign is applicable to Customers residing in Pakistan only.
15. Customers may receive SMS from Konnect by HBL (Branchless Banking short code) 8425 and/or HBL short code 4250.
16. Customers must not share any PIN code, passcode, passwords, etc. associated with their accounts with anyone.
17. 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.
18. These Terms and Conditions shall be governed by the laws of the Islamic Republic of Pakistan.