

## **Konnect by HBL and HBL Mobile - Nationwide Alkaram 20% cashback campaign QR Payments/In-App Widget**

Konnect by HBL and HBL Mobile Accountholders

### **Terms and Conditions**

1. Habib Bank Limited (hereinafter referred to as “**HBL**”) shall have the right to launch Customer Engagement Campaigns on the Konnect by HBL and HBL Mobile platforms for Existing and New Account holders which may be in terms of cashback reward.
2. HBL shall have the right to use multiple modes of communication for the Campaigns; Social Media, Applications, Agent Location, SMS, etc.
3. HBL shall have the right to decide all eligible customers in terms of the criterion established in the sole discretion of HBL and communicated to all customers who have conducted the required action as per the campaign offer.
4. The discount cannot be combined with group discounts, parties, special events or any other offers
5. These Konnect by HBL and HBL Mobile Terms and Conditions (the “**Terms and Conditions**”) shall apply to all customers participating in the campaign, and the customers hereby understand that these Terms and Conditions shall be binding on all customers as soon as the Terms and Conditions are published in any manner by HBL for the knowledge of customers.
6. Only those customers will qualify for the discount cashback who perform the required action as detailed below..
7. The mechanisms for Alkaram 20% discount campaign are:
  - The customer has to conduct their payment transaction at Alkaram studios (32) nationwide through VISA QR and/or In-app widget.
  - Customer will only receive the cashback of 20% of their bill paid during the campaign . Maximum cashback that a customer can receive is PKR 600/- per transaction.
  - The cashback will be deposited in customer account within approx. 72hrs after the eligible transaction is conducted.
  - Campaign goes live on the 26<sup>th</sup> of November, 2020
  - End of the campaign will be announced on HBL Mobile and Konnect’s social media page
  - Account transactional limits apply.
8. If the customer’s account with Konnect by HBL and HBL Mobile has been closed, blocked, blacklisted, dormant (or any of the foregoing), then the customer shall not be provided with the cashback on the transaction.
9. HBL shall have the right to amend the cashback reward at their sole discretion.
10. HBL reserve the right to discontinue this campaign at any time during its validity and may at any time revise these Terms and Conditions for any reason whatsoever by updating HBL’s website. The customers shall be bound by any such revisions and should therefore periodically visit HBL’s website to review the current Terms and Conditions.
11. The Campaigns will be applicable to only those eligible customers utilizing Branchless Banking by way of Konnect by HBL or HBL Mobile.
12. The Campaign is applicable to Eligible Customers residing in Pakistan only.

13. Eligible Customers may receive SMS from Konnect by HBL (Branchless Banking short code) '8425' or from HBL Mobile by HBL '4250'
14. Eligible Customers must not share any PIN code, passcode, passwords, etc. with any one. Failure to do so may result in loss of data, bank would not be held responsible for any loss