

## Customer Acquisition Campaign

### **TERMS AND CONDITIONS FOR CUSTOMER ACQUISITION 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 and perform as per the campaign mechanics through HBL Konnect Mobile Application. 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 upon downloading and successfully registering on HBL Konnect Mobile Application and performing the Eligible Transactions (as defined below) will be eligible to receive cashback of PKR. 250/- (the "**Cashback**").
3. Customers who perform the following transactions (the "**Eligible Transactions**") through HBL Konnect Mobile Application will be eligible for the Cashback reward (hereinafter referred as the "**Eligible Customer**"):
  - (i) Utility bill payment transaction - Broadband bill payment, electricity bill payment, gas bill payment, landline bill payment and water & sanitization bills.
  - (ii) Mobile recharge transaction - Mobile top-up (prepaid & postpaid) and mobile bundle transactions on all network.
4. Minimum transaction amount to be deemed as an Eligible Transaction shall be of Rs. 200/- performed within 2 weeks of successfully registering on HBL Konnect Mobile Application.
5. Eligible Customers will receive Cashback maximum of Rs. 250/- upon successfully registering on HBL Konnect Mobile Application & performing the Eligible Transactions.
6. Customers with an active account maintained by a Konnect agent, are also eligible for Signup Bonus provided they have downloaded and registered themselves on HBL Konnect Mobile Application for the first time and conducted the Eligible Transaction.
7. Customers will not be deemed eligible if they delete and re-download the Konnect Mobile Application. No Cashback reward will be disbursed to ineligible customers.
8. Only those Eligible Customers will qualify who performed required action as per the Campaign offer announced during the Campaign period and as per the Campaign mechanics.
9. If the Customer's account with HBL has been closed, blocked, blacklisted (or either), that Customer 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.
10. HBL has a right to revise/change the amount of Cashback under this Campaign at any time, as per HBL requirements and Campaign mechanics.

11. The Campaign will be applicable to only those Eligible Customers utilizing HBL branchless banking channels.
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 or HBL short code) 8425 once the Campaign is launched.
14. Eligible Customers must not share any PIN code, passcode, passwords, etc. with any one.
15. The Cashback reward will be deposited in customer's account within 10 days after the Eligible Transaction is conducted.
16. HBL has a right to launch customer engagement campaigns with cash back incentive etc.
17. HBL may use multiple modes for communications for the Campaign including but not limited to social media, applications, agent location, SMS, etc.
18. 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 i.e. "[www.hbl.com](http://www.hbl.com)" & Konnect by HBL web page i.e. "<https://www.hbl.com/personal/konnect>". The Customers shall be bound by any such revisions and should therefore periodically visit HBL's website/Konnect website to review the current Terms and Conditions.
19. 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 Transactions.
20. These Terms and Conditions shall be governed by the laws of the Islamic Republic of Pakistan.
21. This Campaign shall be valid from \_\_11<sup>th</sup> September\_2021\_\_\_\_\_ till \_\_31<sup>st</sup> December 2021\_\_\_\_\_ (the "Campaign Period").