

## Debit Card Activation Campaign

### Konnect Accountholders

#### Terms and Conditions

1. HBL has the right to launch Customer Engagement Campaigns with cash back incentive.
2. HBL has the right to use multiple or one mode for communications for the Campaign; Social Media, Applications, Agent Location, SMS, etc.
3. HBL has the right to decide the selection process of the winners of the campaign done via selection of all Eligible Customers who have conducted the required action as per the mechanics announced during the campaign period.
4. Winners of the Konnect by HBL Campaign shall be selected from the pool of users who have purchased debit card after launch of campaign and who have conducted the required action as per the campaign offer.
5. 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.
6. Customers who will be eligible for the campaign cashback rewards are Customers who have purchased debit card after launch of campaign via app or agent channels and have performed a POS transaction or an ATM withdrawal transaction worth PKR 300 or above after activating their debit card during the campaign period (hereinafter called “**Eligible Customers**”) shall be eligible to receive 100% cashback (capped at PKR 250).
7. Customers will only be rewarded the cashback amount once during the lifetime of campaign on first transaction conducted, be it POS or ATM withdrawal
8. The cashback will be deposited in customer account approx. within 7 days after the eligible transaction is conducted.
9. Existing customers holding Konnect Debit Cards (in active/inactive state) or users who have subscribed to debit card but do not have their cards delivered yet are not eligible for this campaign.
10. Following are the transaction types eligible for the cashback rewards offered by Konnect by HBL Campaign:
  - Debit Card POS Transaction worth at least PKR 300 (ONNUS and OFFUS); or
  - ATM Cash Withdrawal worth at least PKR 300 (ONNUS and OFFUS).
11. Only those 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.
12. HBL has the right to select set cashback rewards as per HBL’s requirement and campaign mechanics.
13. HBL reserves the right to discontinue campaigns 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 bound by any such revisions and should therefore periodically visit HBL’s website to review the current Terms and Conditions.
14. The campaign will be applicable to only those Eligible Customers utilizing Branchless Banking.
15. The campaign is applicable to Eligible Customers residing in Pakistan only.
16. Eligible Customers may receive SMS from Konnect by HBL Branchless Banking short code 8425 in case of campaign being launched.

17. Eligible Customers must not share any PIN code, passcode, passwords, etc. with anyone.
18. The Campaign duration is form 29<sup>th</sup> of December 2020 to 28<sup>th</sup> of February 2021.