

Defence Day Campaign - Konnect VISA QR payment | Habib Bank Limited

TERMS AND CONDITIONS FOR KONNECT VISA QR PAYMENT DISCOUNT CAMPAIGN (THE "CAMPAIGN")

Effective from September 6th, 2025 to September 14th, 2025.

- These Terms and Conditions (the **"Terms and Conditions"** or **"T&Cs"**) shall apply to all customers participating in the Campaign and availing the discount. The customer hereby consents to these Terms and Conditions through any such participation in the discount Campaign and agrees to HBL's right as the final decision-making authority in all cases, with its decision being final and binding for all.
- This is a limited time offer. This Campaign is valid from September 6th, 2025 to September 14th, 2025 (the **"Campaign Period"**).
- The Campaign is applicable at select alliance partners/merchants only, as detailed herein below:

Restaurant Name	Discount %	Capping
<i>Angeethi Restaurant</i>	40%	3,000
<i>Kababjees Bakers</i>	40%	1,500
<i>Kababjees Express</i>	40%	1,500
<i>Kababjees Pizza</i>	40%	1,500
<i>Drop Coffee</i>	40%	500
<i>Kboys</i>	40%	1,000
<i>California Pizza</i>	40%	1,500
<i>Nawab Dynasty</i>	40%	1,500

- The discount is applicable on transactions conducted only through Visa QR from Konnect by HBL application and HBL Mobile application.
- The discount is applicable on dine-in and takeaway only.
- This discount/offer is valid nationwide on all branches of the aforementioned merchants/alliance partners.
- The discounts are not valid in conjunction with other special promotions, discount programs or vouchers defined by HBL or alliance partners.
- The discounts cannot be combined with any group discounts, parties, special events or any other offers.
- This discount cannot be availed through cash or card.
- Any dispute on the quality of products and services that the alliance partner provides, is the sole responsibility of the alliance partner and not of HBL.

- If the Customer has not been served the order or an incorrect order has been served, or in case of any issue with the product, the Customer may lodge the complaint with the restaurant/outlet management or on their helpline. HBL will not be responsible for the order management.
- HBL reserves the right to terminate or withdraw or change the criteria of any discount offering with prior notice.
- HBL is not liable for the accuracy of the brand offers/discounts offered by alliance partners. For updated brand offers/discounts, please refer to the relevant alliance partner's website or physical outlet.
- 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., <https://www.hbl.com/> and the Konnect webpage i.e., <https://www.hbl.com/personal/konnect/konnect-account/terms-and-conditions>. Although Customer will be notified, however, it is advised that the Customer shall regularly check the HBL website and the Konnect webpage to stay updated as these changes shall be binding upon the customers immediately.
- Customers may receive SMS from Konnect by HBL (Branchless Banking short code) 8425 and HBL short code 4250.
- These Terms and Conditions shall be governed by and construed in accordance with the laws of Pakistan.