

## Konnect by HBL Dormant Customer Engagement Campaigns

Konnect Accountholders

### Terms and Conditions

1. Konnect by HBL has the right to launch Dormant Customer Engagement Campaigns with cash back incentive.
2. Konnect has the right to use multiple or one mode for communications for the Campaign; Social Media, Applications, Agent Location, SMS, etc.
3. Konnect by 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 registered dormant Accountholders 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 haven’t performed a single transaction since 1st July 2020 till launch of campaign; and
  - Their account creation date has to be prior to 1st July 2020; and
  - Customers will need to log in, perform a single eligible transaction of PKR500 or above to receive PKR100 cashback
  - Customers will only be rewarded the cashback amount once during the lifetime of campaign
  - The cashback will be deposited in customer account approx. 48hrs after the eligible transaction is conducted  
(hereinafter called “**Eligible Customers**”)
7. Following are the transaction types eligible for the Cashback Rewards offered by Konnect by HBL Campaign:
  - Broadband Bill Payment
  - Corporate Payment
  - Education
  - Electricity Bill Payment
  - E-Vouchers
  - Gas Bill Payment
  - Landline Bill Payment
  - Mobile Bill Payment
  - Water/Sanitation Bill Payment
  - Zakat/Donations
  - Loan Repayments
  - Online Shopping
  - Mobile Top-up/ Recharge
  - DR Send/Receive

- QR
- Retail payments
- Debit card
- Lifestyle payments (Current in-app integrations via widgets)

8. Following are the transaction types ineligible for the Cashback Rewards:

- IBFT
- Fund Transfer
- Cash deposit
- Cash Withdrawal

9. 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.

10. If the Winner's account with HBL has been closed, blocked, blacklisted (or either), that winner shall be immediately disqualified, and an alternate winner may/may not be selected in his/her place or disqualified immediately.

11. Konnect by HBL & HBL Mobile have the right to select set Cashback Rewards as per their requirement and campaign mechanics.

12. HBL reserve 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 winners shall be bound by any such revisions and should therefore periodically visit HBL's website to review the current Terms and Conditions.

13. The Campaigns will be applicable to only those Eligible Customers utilizing Branchless Banking.

14. The Campaign is applicable to Eligible Customers residing in Pakistan only.

15. Eligible Customers may receive SMS from Konnect by HBL (Branchless Banking short code or HBL Short code) 8425 in case of campaign being launched.

16. Eligible Customers must not share any PIN code, passcode, passwords, etc. with any one.

17. In case of any change in these Terms and Conditions, Eligible Customers shall be informed at least thirty (30) days prior to such change taking effect.

18. The Campaign duration is a month from the date of launch i.e 7<sup>th</sup> October 2020.