

HBL FastTransfer Cash-Back campaign

Frequently Asked Questions (FAQs)

1(b). What is HBL FastTransfer Cash-Back campaign?

HBL FastTransfer Cash-Back campaign is a Ramadan promotional campaign for beneficiaries who receive remittances of Rs. 50,000/- and above via Cash Over Counter (COC) at HBL branches and are eligible to receive PKR 1,000 cash-back, subject to the cash-back being credited into their existing or newly opened HBL Konnect account.

2. What is duration of these Campaigns?

These campaigns run from 25th February 2026 till the last day of Ramadan 2026 (“**Campaign Period**”).

3. Who can participate?

All individuals in Pakistan who receive remittances through HBL during the Campaign Period are eligible to participate.

4. How can I participate in the Campaign?

To participate, simply receive remittances from abroad through HBL during the Campaign Period.

- Remittances of Rs. 50,000/- or above received via Cash Over Counter (COC) at any HBL branch qualify for the Cash-Back amount of Rs. 1,000/- credited to your Konnect Account.

The more qualifying transactions you receive, the higher your chances of winning.

8. Do I need to register separately for the campaign?

No registration is required. If you receive a remittance through HBL during Campaign Period, you will be automatically eligible.

9. Can I increase my chances of winning?

Yes! Each qualifying remittance gives you an additional entry.

10. Are there any charges for participating in this Campaign?

No, participation is completely free of charge.

11. Can I win more than once?

Yes. Multiple qualifying remittances mean multiple chances to win.

13. Why is the HBL Konnect account mandatory?

For a COC Transaction of Rs.50,000 or above, you must open an HBL Konnect account to receive your cash-back of Rs. 1000/-.

14. What is A Konnect Account?

Konnect is HBL’s branchless banking account providing secure and convenient digital financial services.

15. How to open a Konnect Account

You can open your Konnect Account through:

- Konnect Mobile App
- Konnect Agent
- Visiting the nearest HBL branch by providing your CNIC and completing biometric verification

16. What would be my benefit in opening a Konnect Account at an HBL branch?

Opening your Konnect account at an HBL branch offers higher daily, monthly, annual transaction and account balance limits. It also provides a real-time account opening process with no paperwork required, ensuring faster and better customer experience.

18. Will I be informed when my cash back of Rs.1,000 is successfully credited?

Yes, you will receive an SMS on your registered mobile number once the amount is credited in your Konnect account.

19. Who can I contact for Konnect account support?

Please call Konnect Customer Care at 021-111-425-111 for assistance.

20. Who can I contact for more details about the Campaign?

You can reach out to HBL's helpline or visit your nearest HBL branch.

Terms & Conditions (T&Cs)

1. Eligibility:

- The Campaigns are open to individuals receiving remittances in Pakistan via HBL during the Campaign Duration.
- Employees of HBL, their immediate family members, and associated agencies are not eligible to participate.
- Only successfully paid remittance transactions will be eligible for these Campaigns.

2. Campaign Duration:

These Campaigns run from 25th February, 2026 till last day of Ramadan 2026 (“**Campaign period**”). Remittance made outside the Campaigns period will not be considered.

4. Prize Distribution:

- Cash-back of Rs.1,000 for COC will be credited to the beneficiary’s Konnect account only.
- The Prize will not be exchanged with any other prize

5. Publicity & Marketing:

By participating, winners agree to allow HBL to use their names, images / group pictures, and/or short videos for marketing purposes.

HBL reserves the right to publish winners' details in branches & on social media platforms.

6. Fraudulent Activity:

Any attempt to manipulate or abuse the Campaigns will result in disqualification.

HBL reserves the right to investigate and act against fraudulent transactions.

7. Taxation & Legal Compliance:

- All applicable taxes (if any) on above mentioned prizes will be applied as per the prevailing law of government of Pakistan and will be borne by the winner.

8. General Conditions:

- HBL reserves the right to discontinue the Campaigns at any time and may at any time revise these Terms and Conditions for any reason whatsoever by updating HBL’s website.
- HBL is the final decision-making authority for the Campaigns and processing of the remittances.
- The Campaign is applicable to customers residing in Pakistan only.
- The Campaigns apply to all PKR denomination accounts except for Roshan Digital Accounts (RDA).
- Details of this Campaign will be published on the HBL’s Social Media Platforms. It is the customer’s responsibility to refer to the terms and conditions and other details and understand how and when it will apply, accrue and paid if eligible.
- These Terms and Conditions shall be governed by and construed in accordance with the laws of Pakistan. HBL will not be liable for any technical issues that may affect participation.