

# HBL Fast Transfer Lucky Draw Campaign for HBL Account Customers

## Frequently Asked Questions (FAQs)

### 1(a). What is HBL FastTransfer Lucky Draw campaign?

The HBL FastTransfer Lucky Draw Campaign is a special Ramadan promotional campaign. Beneficiaries who receive remittances of Rs. 1,000,000/- and above directly into their HBL accounts via HBL FastTransfer automatically enter weekly lucky draws and stand a chance to win exciting prizes, including a mega prize of 660cc Car.

### 2. What is duration of these Campaigns?

These campaigns run from 25<sup>th</sup> 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 directly credited to your HBL account qualify for the HBL FastTransfer weekly lucky draws. The more qualifying transactions you receive, the higher your chances of winning.

### 5. What are the prizes?

The prizes include:

- Mega Prize:660 cc Car (1 winner) - on receiving of remittance of Rs.1,000,000/- & above.
- Weekly Prizes:
  - iPhone17 (2 winners per week) - on receipt of remittances of Rs. 500,000/- to under Rs. 1,000,000/-
  - Electric Bike (3 winners per week) - on receipt of remittances of Rs. 100,000/- to under Rs. 500,000/-
  - Laptops(5 winners per week) - on receipt of remittances of Rs. 50,000/- to under Rs. 100,000/-
  - Smart Watches (20 winners per week) - on receipt of remittances below Rs. 50,000/-

### 6. How will Lucky Draw winners be selected?

Every week winners & the mega winner will be chosen through weekly computerized lucky draws.

### 7. How will winners be informed?

One Mega Lucky Draw will be held after the end of the Campaign Period and a winner will be selected, whose name will be announced after the Eid Holidays.

Further, lucky draw winners will be contacted via their registered phone numbers by their respective branches. The names of winners may also be announced on HBL’s social media pages in the subsequent week.

### 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.

**12. How will the winners receive their prizes?**

Prizes will be handed over to the winner at the designated HBL branches.

To claim the prize, the winner must present valid identification (i.e., CNIC) and provide proof of the eligible remittance receipt.

**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.

### 3. Winner Selection:

- Winners will be selected through weekly lucky draws conducted via a transparent and computerized lucky draw balloting.
- Winners of weekly prizes shall automatically qualify to participate in the mega lucky draw if they receive remittances of Rs.1,000,000/- or above.
- Each week, a total of 30 prizes shall be announced, including 2 iPhone 17, 3 electric bikes, 5 laptops and 20 smartwatches. HBL reserves the right to modify or substitute any prize due to unavailability without prior notice.
- One Mega Lucky Draw will be held after the end of the Campaign Period and a winner will be selected, whose name will be announced after the Eid Holidays.

If the winner cannot be contacted within 3 business days, the lucky draw will be cancelled. The decision of HBL regarding the selection of winners will be final, binding, and cannot be contested.

### 4. Prize Distribution:

- Other prizes (iPhone 17, Electric Bikes, Laptops & Smartwatches) will be distributed through designated HBL branches.
- In case after winning the prize, the beneficiary is unable to provide the relevant information (original CNIC and receipt), the beneficiary will forfeit the right to claim the winning prize.
- The prize cannot be claimed or handed over to any third party, except to the beneficiary who wins the prize.
- The Prize will not be exchanged with any other prize or cash.
- Prizes including electric bikes, laptops, iPhone 17s, and smartwatches are provided on an “as is” basis. HBL shall not be responsible for any defect, fault, or malfunction in the prizes, and no warranty or related claims shall be entertained by HBL.

*\*If a winner does not claim their prize within 15 days, HBL reserves the right to disqualify them.*

### 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.

All formalities and taxes related to The Mega Prize registration will be borne by the customer. HBL will not facilitate/ assist with such arrangements.

**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.