FAQS – Konnect Debit Card Activation Campaign

1. What is the campaign?

Customers who have:

- 1. Purchased debit card after launch of campaign via app or agent channels; and
- 2. Activated their Konnect Debit Card via Konnect Phone Banking; and
- 3. Either: (i) Performed a POS transaction of PKR 300 or above; or
 - (ii) Performed an ATM withdrawal transaction of PKR 300 or above

shall receive 100% cashback during the campaign period (Capped at PKR 250).

2. What is the validity period of the campaign?

• The campaign is valid till 31st of January 2021.

3. What are the mechanics of the campaign?

- To engage with Customers who have purchased debit card after launch of campaign. Customers shall be required to activate their debit card through the Phone Banking team (dialing 021 111 425 111).
- After activation if Customer performs a POS transaction or an ATM withdrawal transaction of at least PKR 300 during the campaign period they shall then be eligible for 100% cashback reward capped at PKR 250.
- The user would only be eligible for the cashback once during the campaign period, given they activate their Konnect Debit Card and perform a POS transaction or ATM withdrawal transaction as above during the campaign period.
- The go-live date for this campaign is 29th of December 2020.
- The campaign shall be governed by the terms and conditions provided on <u>www.hbl.com/konnect</u>.
- 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.

4. How to activate your Konnect Debit Card?

- a) Customer who have purchased their Konnect Debit Card, must contact HBL/Konnect Phone Banking at (021) 111-425-111.
- b) The Phone Banking officer (hereinafter referred as "PBO") would verify the credentials of the Konnect Debit Card Holder.
- c) Once the information is verified, the PBO shall confirm if the customer wants to activate their Konnect Debit Card.
- d) Upon confirmation, the PBO would regenerate PIN/ Generate OTP depending upon the status of the Konnect Debit Card.
- e) Customer shall then be advised to go to ATM to activate their card.
- 5. Why am I not getting a cashback if I have performed a POS transaction?

- Minimum POS transaction amount to be eligible for a cashback is PKR 300.
- Minimum ATM withdrawal amount to be eligible for a cashback is PKR 300.
- Cashback amount shall be capped at PKR 250 for POS transaction or ATM withdrawal.
- An issued card is first required to be activated through PBO and then the Customer can conduct a POS transaction, during the campaign period, to be eligible for the cashback.
- Cashback shall be awarded for first transaction, be it POS transaction or ATM withdrawal.
- Both HBL and 1LINK ATMs are inclusive of eligible ATMs.