

FAQs

ABOUT KONNECT ISLAMIC

1. What is Konnect?

Konnect is a branchless banking solution that enables customers to fulfil their banking and payment needs in a convenient and secure way. Customers can avail Konnect services by downloading the Konnect by HBL Mobile App or visiting their nearest Konnect Agent.

2. What is a Konnect Islamic Account?

Konnect Islamic Account is a Shariah Compliant branchless banking account that is linked with your mobile number and can be operated through the Konnect Agent Network or your mobile phone. It enables you to do all banking transactions the Riba Free way.

3. What is my Konnect Islamic Account number?

Your mobile number is your Konnect Islamic Account number.

4. Can existing Konnect customer open the Islamic account?

No. Existing customers need to close their existing conventional account and then register for Konnect Islamic account.

5. How long will it take for me to reopen an account

Currently, once closing an existing Konnect conventional account, you have to wait 30 days to reopen a Konnect Islamic Account.

6. How Konnect Islamic is different from Konnect conventional account

Konnect Islamic will fulfill all financial needs for the customers while covering all Shariah aspects under the board of renowned Islamic scholars and is RIBA Free.

7. Does Konnect Islamic offers Islamic debit card

Yes, Konnect Islamic account offers Islamic debit card.

8. Are the SOBCs different of Konnect Islamic vs Konnect account

Yes. The Konnect Islamic Account has an Islamic SOBC.

ELIGIBILITY

9. Who can be a Konnect Islamic Account Holder?

Any person holding a valid CNIC and a PTA registered mobile number in his/her name can be a Konnect Islamic Account holder.

HOW TO OPEN/USE A KONNECT ACCOUNT

10. How to open a Konnect Islamic Account?

You can open your Konnect Islamic Account through:

- [Konnect Mobile App](#)
- [Konnect Agent](#)

11. What is cash in? How can I perform cash in for my Konnect Islamic Account?

Cash In is defined as depositing or receiving cash into your Konnect Islamic Account. You can visit any Konnect Agent to deposit cash into your Konnect Islamic Account or can transfer funds from any Bank account into your Konnect Islamic Account.

12. What is cash out? How can I perform cash withdrawal for my Konnect Islamic Account?

Cash Out is defined as cash withdrawal or transfer of funds from your Konnect Islamic Account. You can visit any Konnect Agent or HBL ATM, if you have a Konnect Islamic Debit Card, to withdraw cash from your Konnect Islamic Account.

13. What type of transactions impact Cash in limits?

All credit transactions conducted through the Konnect Islamic Account impact the Cash In limits of your Account. You can view the transaction limits through Konnect Mobile App or by calling Konnect CustomerCare at 111-425-111.

14. What type of transactions impact Cash Out limits?

All debit transactions conducted through the Konnect Islamic Account impact the Cash Out limits of your Account. You can view the transaction limits through Konnect Mobile App or by calling Konnect CustomerCare at 111-425-111.

15. What is the difference between L0 and L1 account?

The difference between the two accounts is the KYC requirement check done at the time of account opening. The daily/monthly/annual transaction and account balance limits vary for these accounts.

16. What are the transaction limits for Konnect Islamic Account?

A. Depending on the account type, the following transaction limits are available for Konnect Accountholders:

LIMITS	LEVEL 0 ACCOUNT (PKR)	LEVEL 1 ACCOUNT (PKR)
Daily transaction	25,000	50,000
Monthly transaction	50,000	200,000
Annual transaction	200,000	No yearly
Account balance	200,000	No max balance

These limits are set on the cumulative mobile account transactions (via any available channel).

17. Can I request for limit enhancement for my Konnect Islamic Account?

Yes. If you have a Level 0 account you can enhance your transaction and balance limits by upgrading your account to Level 1. You simply need to visit your nearest Konnect Agent or nearest HBL Biometric ATM for account upgrade.

18. Can I open more than one Konnect Islamic Account on a single CNIC?

Currently you can only open one Konnect Account per CNIC. If you have a conventional Konnect Account, you will have to close that to open a Konnect Islamic Account.

19. Can I transfer the ownership of my Konnect Islamic Account to someone else?

No. You are not allowed to transfer ownership of your Konnect Account. If you are no longer using it, you need to request closure of your Konnect Account.

20. Is there any annual fee or charge for using a Konnect Islamic Account?

There is no annual fee or charge for opening a Konnect Islamic Account.

However, please note that transactions using the Konnect Islamic Account are subject to transaction charges in accordance with HBL's Islamic Schedule of Bank Charges, which can be viewed on the link here: [Konnect Islamic Account KFS Wallet Account \(hbl.com\)](http://hbl.com)

21. How can I access my Konnect Islamic Account?

You can avail Konnect services by:

Using Konnect Mobile App

Visiting your nearest Konnect Agent

By dialing *2262# from your phone

22. What is the minimum initial deposit requirement for opening a Konnect Islamic Account?

No minimum initial deposit is required to open a Konnect Islamic Account.

23. How can I create my Mobile PIN (MPIN)?

You can create your MPIN through SMS by sending an SMS to 8425 in the following format: BBPIN <4-digit numeric PIN> Example: BBPIN 1234 1234

24. What if I forget my Konnect Islamic Account MPIN?

You need to reset your MPIN. To reset MPIN, you can send an SMS to 8425 with the following message: BBPIN<4-digit numeric PIN> Example: BBPIN 1234 1234

25. Will I be informed when my transaction is successfully completed?

Yes. An SMS notification will be sent on your registered mobile number for every transaction.

26. What is Transaction ID (TID)?

Transaction ID (TID) is a unique identification reference for all your financial transactions. It will be sent to you via SMS on your Konnect registered mobile number

27. What should I do if I lose/do not receive the Transaction ID (TID)?

You should call Konnect CustomerCare at 111-425-111 and request for SMS or TID against the transaction you had carried out.

28. Can I request to hold a funds transfer transaction?

If a funds transfer transaction is made to a CNIC (and not an account) and has not been collected yet, you can request for blocking the transaction by calling Konnect CustomerCare at 111-425-111 from your registered mobile number. You may also request for revoke of the funds transfer transaction.

GENERAL

1. What If My Mobile Phone Gets Stolen, Will My Konnect Account Be Compromised?

In case your mobile phone gets stolen, your Konnect Islamic Account will not be compromised as:

- No information is stored in your mobile phone
- All transactions are secure since no transaction is completed without entering your TPIN

However, you should call Konnect CustomerCare at 111-425-111 to temporarily block your account.

You can unblock your Konnect Islamic Account later by calling Konnect CustomerCare at 111-425-111.

Do not share your account credentials with anyone.

2. How Do I Handle Address Change?

To initiate address change request, you can call Konnect CustomerCare at 111-425-111.

3. Can I Change My Mobile Number For My Konnect Islamic Account?

No. You cannot change your mobile number for your Konnect Islamic Account.

4. How Can I Close My Konnect Account?

You can close your Konnect Account by calling Konnect CustomerCare at 111-425-111.

5. How Can I Locate My Nearest Konnect Agent?

You can locate your nearest Konnect Agent by:

- Visiting the link: <https://www.hblbb.com/agent-locator>
- Calling Konnect CustomerCare at 111-425-111

6. What Is Revoke?

Revoke refers to cancelling the domestic remittance transaction. A transaction can be revoked only if it has not been received by the beneficiary. In case of a revoke, a sender can collect the amount after providing a valid OTP. This OTP will be sent to the sender on his/her registered mobile number upon successful request generation of transaction revoke. SMS alerts for revoked transaction are generated for both sender and receiver.

7. What If I Want To Initiate A Revoke Request And My Phone Number Is Not Recorded Correctly By The Konnect Agent?

In such a scenario, visit your nearest Konnect Agent for further assistance. The agent will be required to call on Konnect CustomerCare and revoke the transaction.

LINKING BANK ACCOUNT UTILITY BILLS

1. Can I Pay Utility Bills Through Any Konnect Agent?

Yes. You can pay utility bills through any Konnect Agent offering bill payment services. Simply visit your nearest Konnect Agent with the bill and amount to be paid and you will be able to pay bills instantly. For every bill payment made, you will receive an SMS notification as proof of payment.

2. Are There Any Additional Charges On Paying Utility Bills Through Konnect Islamic Account?

Please refer to the updated Islamic Schedule of Charges available at [Konnect Islamic Account KFS Wallet Account \(hbl.com\)](https://www.hbl.com/Konnect-Islamic-Account-KFS-Wallet-Account)

3. What If I Do Not Receive A Utility Bill Payment Confirmation?

Please call Konnect CustomerCare at 111-425-111 to confirm bill payment status.

PRE-PAID

1. What If I Have Entered A Wrong Mobile Number While Purchasing Pre-Paid Load?

You can edit the payment details before the transaction is submitted and TPIN is authenticated. The transaction will not be cancelled once it is completed. You are requested to re-check the transaction before the request is processed.

2. If I Want To Top Up Pre-Paid, How Long Will I Have To Wait To Receive My Balance?

The transaction is processed instantly. You will receive top-up immediately and SMS notification will be sent on your registered mobile number.

3. How Can I Link My HBL Branch Banking Account To My Konnect Islamic Mobile Account?

To link your HBL Branch Banking Account to your Konnect Islamic Account, simply call Konnect CustomerCare at 111-425-111 and provide your branch banking account number. Your Konnect Islamic Account will be tagged with your HBL Branch Banking Account after due verification and you will receive a confirmation via SMS notification

4. What If I Need To Change My Linked Account?

You need to first de-link your existing HBL Branch Banking Account and thereafter initiate a new request for linking your Konnect Islamic Account with your branch banking account.

SERVICES

1. What Are The Various Services Offered Through The Konnect Islamic Account?

- Utility bill payments
- Mobile & Internet top-ups
- Funds transfer to CNIC, any bank account or mobile account
- Zakat Donation and payments
- Tax Filling
- Travel Tickets
- Debit Cards
- In App Shopping
- QR Payments
- Takkaful Plans
- Institutional payments
- And many more.

SECURITY

1. What Should I Do If I Have A Query Which Is Not Answered Here?

Please call Konnect CustomerCare 021-111-425-111

2. Is Konnect Customer App Safe To Use?

Yes, Konnect Customer App provides safe and secure way to bank

- Username and Password are never exposed even if your mobile phone is stolen or lost
- All transactions are secure since no transaction proceeds without your T-PIN (Transaction PIN)

3. Is It Safe To Enter My T-PIN On Konnect Islamic App As A Part Of My Transaction?

All sensitive information exchanged through Konnect Islamic App is encrypted. Encryption makes sure your information remains private (such as your T-PIN or transaction you perform)

4. What Are The Best Practices For Securely Using Konnect Customer App?

Refrain from sharing your Konnect Islamic App login credentials, T-Pin or OTP with any unauthorized entity

- Keep your password a secret and change it regularly
- Avoid using public WIFI to access your Konnect Islamic Account
- Report any suspicious activity on your Konnect Islamic Account immediately to Konnect CustomerCare 021-111-425-111

KONNECT ISLAMIC DEBIT CARD

1. How Can I Apply For Konnect Islamic Debit Card?

To apply for an Islamic Debit Card, you need to upgrade your Konnect Islamic Account to an L1 account. Any L1 Islamic accountholder can initiate request for the Konnect Islamic Debit Card by applying through the Konnect by HBL Mobile App or by visiting any Konnect Agent.

2. How Can I Activate My Konnect Islamic Debit Card?

To activate your Konnect Islamic Debit Card, please follow the steps mentioned below:

Step 1: Generate your 5-digit activation code by sending the following SMS to 4250 using your Konnect registered mobile number

DC(last 4 digits of your Konnect Debit Card)

Example: DC2205

Step 2: Once the activation code is received, visit any HBL ATM along with your Konnect Islamic Debit Card, activation code and CNIC number.

Note:

1. This code is valid for 3 days only
2. In case your activation code expires, please call Konnect CustomerCare at 111-425-111

Step 3: Insert your Konnect Islamic Debit Card into any HBL ATM

Step 4: Select your preferred language

Step 5: Enter your 5-digit Konnect Islamic Debit Card activation code

Step 6: Enter your date of birth (DDMMYY)

Step 7: Enter your 13-digit CNIC number

Step 8: Select your 4-digit PIN Code

Step 9: Re-enter your PIN code

Step 10: Check for successful card activation message and memorize your PIN Code

3. What Is A Debit Card PIN And What Is It Used For?

Debit Card PIN is a 4-digit code that can be used for carrying out transactions at any ATM. You will be required to set up your Konnect Islamic Debit Card PIN at the time of card activation.

4. How Do I Change My ATM PIN?

To change your ATM PIN, visit any HBL ATM, enter your current PIN, select “More Options” and go to “Change PIN”.

5. What Should I Do If My ATM PIN Is Not Working?

Contact Konnect Customer Care at 111-425-111


6. What If I Forget My Konnect Debit Card PIN?

You can contact us on Konnect CustomerCare at 111-425-111 for further assistance.

7. What Are The Limits Of Konnect Islamic Debit Card?

The Debit card POS and ATM withdrawal limits are mentioned in the table below.

Debit Card



Debit Card	PKR	Tenure	Monthly Free Withdrawal Limit	Daily POS Spend Limit
Konnect Islamic DebitCard Package 500	500	Yearly	Rs. 30,000 free withdrawal	Rs. 1,000 Daily
Konnect Islamic DebitCard Package 1,000	1,000	Yearly	Rs. 200,000 free withdrawal	Mobile Account's limits apply

8. What Are The Charges For Konnect Islamic Debit Card?

Please refer to the Konnect by HBL’s Islamic Schedule of Charges for updated information on applicable charges.

9. Where Can I Use The Konnect Islamic Debit Card?

You can use the Konnect Islamic Debit Card at any POS or 1-link or M-net enabled ATM in Pakistan.

10. Is There Any Charge On Cash Withdrawal?

Please refer to the Konnect by HBL's Islamic Schedule of Charges for updated information on applicable charges.

11. What If My Konnect Islamic Debit Card Gets Lost And I Want To Request For A Replacement

Card?

In case your Konnect Islamic Debit Card gets lost, immediately contact us on Konnect CustomerCare at 111-425-111 to get your card blocked and request for issuance of a replacement card.

12. Can I Use My Konnect Islamic Debit Card For International Usage?

No, Konnect Islamic Debit Card can only be used locally.

13. What Should I Do If I Have Any Queries Or Complaints Regarding My Konnect Islamic Debit

Card?

Please call Konnect CustomerCare at 111-425-111 for further assistance.

QR PAYMENTS

1. What Is Konnect QR Payments Solution?

Konnect QR Payment is a scan to pay payment solution powered by the VISA payment scheme. Customers simply scan the QR code at any Visa enabled Konnect Agent or merchant to make an instant payment.

2. Do I Need To Register Separately To Conduct A QR Transaction?

No separate registration needs to be done for QR transactions. You simply need to login to the Konnect App with your username and password.

3. Why Should I Use A QR Code To Make Payment?

QR code is a quick, easy and hassle free way of making payments directly from your smartphone. It is a user-initiated transaction; you do not have to share your credentials with the Merchant to make payment.

- QR Payments are accepted at vast network of Visa enabled Konnect Agent and Konnect Merchants.

4. How Is A QR Transaction Different From A POS Transaction?

In a POS transaction, debit or credit card is required whereas in a QR transaction, the customer simply scans the QR code at the Merchant by using the Konnect App from their smartphone. Funds are debited from customer account and confirmation SMS is sent to the merchant and customer.

5. Where Can I Use Konnect QR Payments To Make Purchase?

You can use the Konnect QR code at any VISA enabled Konnect Agent or merchant.

6. How Can I Make A Payment Using The QR?

Step 1 Log on to your Konnect App

Step 2: Go to ‘Scan to Pay’ option

Step 3: Scan the QR code displayed at the Konnect Agent/merchant

Step 4: Enter the payment amount and select the Pay option

Step 5: A digital receipt will appear on the screen and you will also receive a successful transaction alert

7. Can I Make A QR Payment If I Do Not Have A Smart Phone?

No, a QR payment can only be made using a smart phone.

8. Do I Need To Be The User Of A Particular Bank To Make VISA QR Payments Via Konnect?

Yes, your bank needs to have VISA payment solution to make QR payments.

9. What Should I Do If My Transaction Fails But Funds Are Debited From My Account?

Check your transaction history and provide the transaction details to the Merchant and register a complaint with Konnect CustomerCare (021-111-425-111)

10. Can I Make Payments Through QR Codes At All Konnect Shops?

Yes, you can make payments where QR code is accepted.

11. How Can I Request For A Refund Of My Amount?

For refunds within the same date, refunds can be made at any merchant. It is a merchant-initiated transaction; the refunds can be made at the merchant’s end by providing the transaction details.

In case refund option is not available at merchant site, please contact Konnect CustomerCare 111-425-111 and lodge complaint for transaction.

12. What Are The Transaction Limits For Performing A QR Transaction?

Your daily account limits will be applicable.

ACCOUNT	DAILY TRANSACTION LIMIT
Level 0	Rs. 25,000
Level 1	Rs. 50,000

13. Is There Any Fee Or Charge By Making A Payment Through QR?

Please refer to the ISOBC.

14. How Can I Locate My Nearest Visa Enabled Konnect Agent/ Merchant?

To locate a Konnect Agent near you, [visit: https://www.hbl.com/personal/konnect/agent/agent-locator](https://www.hbl.com/personal/konnect/agent/agent-locator)

15. Will I Be Informed If My Transaction Is Successfully Completed?

Yes, you will receive a success SMS once the transaction is complete.