

Konnect by HBL - Nationwide Grocery 10% cashback campaign QR Payments

Konnect Accountholders

Terms and Conditions

1. HBL has the right to launch Customer Engagement Campaign for Existing and New Account which will be in terms of cashback reward.
2. HBL has the right to use multiple mode for communications for the Campaigns; Social Media, Applications, Agent Location, SMS, etc.
3. HBL has the right to decide all eligible customers who have conducted the required action as per the campaign offer.
4. The discounts cannot be combined with group discounts, parties, special events or any other offers
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 consent to these Terms and Conditions through any such participation in the campaign.
6. Type of transactions will depend on the campaign mechanisms. The mechanisms for Grocery cashback campaign are:
 - The customer has to conduct their payment transaction at selected grocery stores through VISA QR.
 - Customer will only receive the cashback of 10% of their bill paid. Maximum cashback that a customer can receive is PKR 1,500/- during the campaign life.
 - Customers cashback limit will be exhausted once the maximum cashback has been rewarded.
 - The cashback will be deposited in customer account within approx. 72hrs after the eligible transaction is conducted
 - Campaign goes live on the 25th of November, 2020
 - Account transactional limits apply.

7. Following are the participating stores:

S No	Store Name	City
1	Metro thokar	Lahore
2	Jalal sons	Lahore
3	Euro store	Lahore
4	D mart	Lahore
5	Freshly	Lahore
6	Mirch mehal	Lahore

7	Emaa cash& carry	Lahore
8	Bachat mart	Lahore
9	Al murtaza mart	Lahore
10	W mart	Lahore
11	Al atta super store	Lahore
12	Bilal super store	Lahore
13	Haji general store	Lahore
14	Budjet grocery	Lahore
15	Saaz o saman	Lahore
16	Discount super store	Lahore
17	Rainbow	Lahore
18	Taaza mart	Lahore
19	S.s super mart	Lahore
20	New bambino departmental store	Faisalabad
21	New family mart	Multan
22	Save n save cash & carry	Bahawalpur
23	Ahsan cash n carry	Sargodha
24	Save n save cash & carry	Bahawalpur
25	New wanjara super store	Bahawalpur
26	Sauda sulf	Islamabad
27	Ideal mart	Islamabad
28	Family cash & carry	Islamabad
29	Super save mart	Islamabad
30	7 eleven cash & carry	Islamabad
31	M&s super store	Islamabad
32	Ishahiza enterprises	Rawalpindi
33	Bismillah mart	Rawalpindi
34	Sales mart	Rawalpindi
35	Sky general store	Rawalpindi
36	Naheed super market	Karachi
37	Bin hashim super market	Karachi
38	Milestone	Karachi
39	Olive grocery store	Karachi
40	New way super market	Karachi
41	Tesco super mart	Karachi
42	My mgee super store	Karachi
43	Haji's super market & pharmacy	Karachi

8. Only those customers will qualify as winners who perform the required action as per the campaign offers announced.
9. If the Winner's account with Konnect by 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.
10. HBL has the right to select Cashback Rewards.
11. 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.
12. The Campaigns will be applicable to only those eligible customers utilizing Branchless Banking.
13. The Campaign is applicable to Eligible Customers residing in Pakistan only.
14. Eligible Customers may receive SMS from Konnect by HBL (Branchless Banking short code) 8425.
15. Eligible Customers must not share any PIN code, passcode, passwords, etc. with any one.
16. The Campaign duration will depend on the Campaign launched by Konnect & HBL Mobile which may be weekly, monthly or yearly.