

**TERMS AND CONDITIONS FOR KONNECT GROCERY ENGAGEMENT CAMPAIGN (“CAMPAIGN”)**

1. These Terms and Conditions (the “**Terms and Conditions**” or “**T&Cs**”) shall apply to those customers who perform the Transaction (defined below) through Konnect Mobile Applications. These T&Cs constitute an agreement between you (“**You**” or the “**Customer**”) and Habib Bank Limited (“**HBL**”) when You perform the Transaction, whereby You unconditionally accept and agree to be bound by these Terms and Conditions.
2. Customers who perform a QR Grocery transaction of minimum Rs.2500 via Konnect Mobile Application and post his/her Transaction details (screenshot of Transaction detail) on the comment box of our Campaign detail announcement posted on social media (“**Transaction**”) shall be eligible to win the latest iPhone. Only the entries in the comment box will be counted in the pool of eligible Customers.
3. 3 winners will be selected from the pool of Customers who perform the Transaction.
4. Each Transaction will count as one entry to the lucky draw. More Transactions means more chances to win.
5. Only grocery QR transaction will be eligible for entry to eligible pool.
6. The Campaign will end on 12<sup>th</sup> July 2021. Lucky draw will take place within 15 days after the campaign end date and winners will only be announced on our social media channels once lucky draw has been conducted.
7. HBL will contact the Customers whose names have been drawn as the winning entries of the lucky draw (the “**Winner(s)**”) through the cell phone number registered with HBL via Konnect customer care. HBL has the right to use multiple mode for communications for the Campaign, social media, applications, agent location, SMS, etc.
8. Only those Customers will qualify for the Campaign who perform the Transaction as per the Campaign offers announced.
9. If any Winner(s) cannot be reached on the contact number available with HBL after three (3) attempts, the entry shall be deemed revoked and a new Winner shall be selected in their place via a re-draw.
10. All prizes and entries are non-transferrable.
11. All prizes shall only be issued in the Winner’s name.
12. If any Winner cannot avail the prize for any reason, the entry shall be deemed revoked and a new Winner shall be selected in their place via a re-draw.
13. Cash redemption of prize(s) are not available.
14. Winner authentication shall be based on verification against Computerized National Identity Card (**CNIC**).
15. Winner(s) must have a valid CNIC and must present the same to collect their prize from HBL.
16. If the Customer’s account with HBL has been closed, blocked, blacklisted (or either), that Customer shall be immediately disqualified.
17. HBL reserve the right to discontinue the Campaign and lucky draw or disqualify any draw and may at any time and may at any time revise these Terms and Conditions for any reason whatsoever by updating HBL’s website and the Konnect website. The Customers shall be bound by any such revisions and should therefore periodically visit HBL’s website and the Konnect website to review the current Terms and Conditions.
18. The Campaign will be applicable to only those eligible Customers utilizing Branchless Banking – Konnect App.
19. The Campaign is applicable to Customers residing in Pakistan only.
20. Customers may receive SMS from Konnect by HBL (Branchless Banking short code) 8425 and HBL short code 4250.
21. Customers must not share any PIN code, passcode, passwords, etc. associated with their accounts with anyone.

22. By accepting these Terms and Conditions, the Customer also agree to HBL's right as the final decision-making authority in all decisions regarding the processing of the Transaction.
23. These Terms and Conditions shall be governed by the laws of the Islamic Republic of Pakistan.