

Terms & Conditions for 'Transact & Win'

1. Winners of the HBLPSL –Transact & Win scheme (“**Scheme**”) shall be selected from the pool of Konnect accountholders (hereinafter referred to as the “**Konnect Accountholders**”) who qualify as per the Scheme details mentioned below (“**Eligible Customers**”).
2. These Terms and Conditions (the “**Terms and Conditions**”) shall apply to all Eligible Customers participating in the Scheme, and the Eligible Customer hereby consents to these Terms and Conditions through any such participation in the Scheme and agrees to HBL’s right as the final decision making authority in all cases, with its decision being final and binding for all.
3. The Scheme duration is Feb 20th to March 10th 2020.
4. To win the cashback reward in the ‘Transact & Win’ campaign, Konnect Accountholders who during February 20, 2021 to March 10, 2021:
 - (i) Conduct at least one financial (monetary) transaction through Konnect of at least PKR 300 with the exception of following:
 - Funds Transfers
 - Cash in/Cash out

shall be Eligible Customers and from such pool of Eligible Customers HBL shall select five thousand seven hundred (5,700) Eligible Customers who have conducted the highest number of transactions as per Clause 4(i) and award the first 1,900 such customers for each week of the campaign period 50% cashback capped at PKR 150 (“**Konnect Cashback Winners**”).

5. To win an e-meeting with chosen cricketers from the HBLPSL tournament (the “**E-meet Prize**”) in the ‘Transact & Win’ campaign, Konnect Accountholders who during February 20, 2021 to March 10, 2021:
 - (i) Conduct the highest number of financial (monetary) transactions through Konnect of at with the exception of following:
 - Funds Transfers
 - Cash in/Cash out

shall be Eligible Customers and from such pool of Eligible Customers HBL shall select twenty (20) Eligible Customers at the end of the 3-week period who have conducted the highest number of transactions as per Clause 5(i) (hereinafter called the “**Konnect Prize Winners**”) and award them the E-meet Prize.

6. Konnect Cashback Winners, Konnect Prize Winners, shall collectively be referred to as “**Winners**”.
7. Customers are eligible for cashback only once during the campaign life.

8. HBL shall announce all Konnect Cashback Winners on its respective Konnect Facebook pages
9. HBL shall contact all Konnect E-meet Prize Winners, through their cell/phone number as registered with HBL.
10. In the event that any of the Konnect Prize Winners, cannot be reached on the contact information after 2 attempts that winner's entry shall be deemed null and void and/or revoked.
11. All prizes and entries are non-transferrable.
12. If any of the Konnect Prize Winners cannot avail the E-meet Prize for any reason, that entry shall be deemed revoked.
12. If the Winner does not avail/accept the cashback or E-meet Prize for any reason, additional friends/family (defined below) will not be eligible to avail the cashback or the Prize either.
13. Prize date/time/mode will be determined by HBL and cannot be changed by the Winner.
14. Winner authentication shall be based on verification against Computerized National Identity Card ("CNIC").
15. For Winners who are minors, authentication shall be based on verification against Winner's birth certificate along with registered guardian's CNIC verification.
16. Only Winners with a valid CNIC shall be entertained.
17. Entries subject to eligibility shall be made according to the product usage as per required criteria mentioned under "Eligibility Criteria" in Konnect section.
18. The cashback amount shall be credited in Konnect Cashback Winner's Konnect account as appropriate/applicable within a week of the last day of the weekly cycle.
19. If the Winner's account with HBL has been closed, blocked, blacklisted (or either), that Winner shall be immediately disqualified, no E-meet Prize(s) or cashback will be disbursed to that individual in any case.
20. HBL, at its sole discretion may at any time discontinue this Scheme and may revise these Terms and Conditions for any reason whatsoever with a prior 30-day disclosure, by updating HBL's website. The Eligible Customers are bound by any such revisions and should therefore periodically visit HBL's website to review the current Terms and Conditions.
21. Employees of HBL shall not be eligible to enter the Scheme.

Terms & Conditions for 'Predict to Win'

1. Winners of the HBLPSL – Predict to Win scheme (“**Scheme**”) shall be selected from the pool of Konnect accountholders (hereinafter referred to as the “**Konnect Accountholders**”) who qualify as per the Scheme details mentioned below (“**Eligible Customers**”).
2. These Terms and Conditions (the “**Terms and Conditions**”) shall apply to all Eligible Customers participating in the Scheme, and the Eligible Customer hereby consents to these Terms and Conditions through any such participation in the Scheme and agrees to HBL’s right as the final decision making authority in all cases, with its decision being final and binding for all.
3. The Scheme duration is Feb 20th to March 22nd 2020.
4. The first six hundred (600) Konnect Accountholders who each week during February 20, 2021 to March 22, 2021 have the most number of correct match win predictions through the Predict to Win module shall be awarded a cashback capped at PKR 150 (“**Konnect Cashback Winners**”).
5. The first one hundred (100) Konnect Accountholders who during February 20, 2021 to March 22, 2021 have the most number of correct match win predictions shall be selected by HBL at the end of the campaign and shall be awarded special merchandise (“**Merchandise Winners**”).
6. Konnect Cashback Winners, and Merchandise Winners shall collectively be referred to as “**Winners**”.
7. Customers are eligible for cashback only once during the campaign life.
8. HBL shall announce all Winners on its respective Konnect Facebook pages
9. In the event that the Winner cannot be reached on the contact information after 2 attempts the Winner’s entry shall be deemed null and void and/or revoked.
10. All Prizes and entries are non-transferrable.
11. If the Winner cannot avail the prize for any reason, that entry shall be deemed revoked.
12. If the Winner does not avail/accept the cashback or merchandize prize for any reason, additional friends/family (defined below) will not be eligible to avail the prizes either.
13. Prize date/time/ mode will be determined by HBL and cannot be changed by the Winner.
14. Winner authentication shall be based on verification against Computerized National Identity Card (“CNIC”).
15. For Winners who are minors, authentication shall be based on verification against Winner’s birth certificate along with registered guardian’s CNIC verification.
16. Only Winners with a valid CNIC shall be entertained.
17. Entries subject to eligibility shall be made according to the product usage as per required criteria mentioned under “Eligibility Criteria” Konnect section.
18. If the Winner’s account with HBL has been closed, blocked, blacklisted (or either), that Winner shall be immediately disqualified, no prize(s) or cashback will be disbursed to that individual in any case.

19. HBL, at its sole discretion may at any time discontinue this Scheme and may revise these Terms and Conditions for any reason whatsoever, by updating HBL's website. The Eligible Customers are bound by any such revisions and should therefore periodically visit HBL's website to review the current Terms and Conditions.