

- Step 1 : Log in
- Step 2 : Click 'Get Gulak' or 'Gulak Balance'
- Step 3 : Select the Gulak you want to break
- Step 4 : Click 'Break Gulak'
- Step 5 : Click 'Confirm'

Your Gulak amount along with profit has been added to your account!

How to break your Gulak before maturity

If you wish to break your Gulak before its maturity, please follow the instructions below:

- Step 1 : Log in
- Step 2 : Click 'Get Gulak' or 'Gulak Balance'
- Step 3 : Select the Gulak you want to break
- Step 4 : Click 'Break Gulak'
- Step 5 : Verify you details and click 'Confirm'

Your Gulak amount has been deposited back into your account!

1. The offered rates are subject to change as per State Bank of Pakistan's policy rates.
2. A penalty is imposed on customers on premature encashment of Gulak. To find out the penalty rates, please visit your nearest Konnect Agent or visit our website: www.hbl.com/konnect
3. Customers can purchase multiple Gulaks as per their account limit.
4. Terms and Conditions apply.

For further information, please contact Konnect CustomerCare at 111-425-111 or visit www.hbl.com/konnect



Gulak

Digital savings for you

13.5%*
Annual Profit

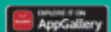


Pakistan's largest bank,
HBL brings easy and secure
digital savings with
Konnect - Gulak.

Terms and Conditions Apply
*Up to 13.5% annual profit on saving



Scan the QR code to
download Konnect App
and purchase a Gulak today



111-111-425



www.hbl.com



HBL Mobile



Product details


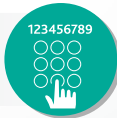


Konnect by HBL is excited to introduce a first of its kind savings product, Gulak! With no requirement for any lengthy paperwork or need to worry about opening any bank account, you can purchase multiple Gulaks of your choice, either of different months or the principal amount.

So start saving from today by instantly purchasing a Gulak of your choice through Konnect App or by contacting your nearest Konnect Agent.

Download the Konnect App now by scanning the QR code and get registered in a few simple steps!



How to register to Konnect App

- STEP-1**
Enter Mobile Number 
- STEP-2**
Enter CNIC Details 
- STEP-3**
Accept Terms & Conditions 
- STEP-4**
Create 6-digit PIN 

You can select from a number of Gulak options, varying in investment values and tenors and purchase multiple Gulaks at one time. Return will be paid on every Gulak, based on your selected investment and tenor. Use Konnect App or contact the agent to learn about the return.

Customers can buy as many Gulaks as per their account transaction limits. These limits can be increased by upgrading the account after getting biometric verification done from a nearby Konnect Agent.

Scan the QR code for information about your nearest Konnect Agent



How to purchase Gulak

- Step 1: Log in
- Step 2: To purchase Gulak tap 'Get Gulak' on home screen
- Step 3: Select the Gulak in which you want to save
- Step 4: Select tenor for your Gulak and tap 'Get Gulak'
- Step 5: Click 'Confirm'
- Step 6: Enter your PIN to verify you purchase

You have successfully purchased a Gulak!

How to break your Gulak

If you wish to break your Gulak, your full investment amount along with profit will be returned to you: