

Terms & Conditions for Recharge & Win Campaign

1. Winners of the HBLPSL X – **Recharge and Win** campaign (the "**Campaign**") shall be selected from the pool of HBL account holders ("Customers") who qualify as per the Terms and Conditions ("T & Cs") as below:
2. These T & Cs shall apply to all eligible Customers participating in the Campaign. By participating Customers do hereby agree and accept these T & Cs
3. The duration of the Campaign will start from 1st May 2025 to 31st May 2025 in which Customers will be eligible to participate.
4. All Customers will be eligible for the Campaign as per following criteria:
 - (a) Customers who purchase the maximum recharge amount on HBL Mobile & Internet Banking during the Campaign period will be ranked, and the top 15 customers will be awarded the HBLPSL merchandise ("Prize").
 - (b) The Customer must perform mobile recharge transactions in any of the following categories:
 - Mobile Prepaid Top Up
 - Purchase of Mobile Bundle
 - Mobile Postpaid Bill payment
 - (c) Customers are eligible to win only one Prize during the Campaign period.
 - (d) Prize will be given away during the Campaign period as a reward for completing the highest value of mobile recharges
 - (e) In a case where two customers have the same amount of recharge value after the Campaign concludes, the customer who reached the recharge value first will be awarded the Prize.
5. HBL shall announce Campaign winners on HBL's official social media channel(s) within 3 days of the conclusion of the Campaign.
6. By participating in this Campaign, Customers hereby grant HBL the right to announce the names of the winners on HBL's official social media channels for promotional and informational purposes. HBL may also choose to share images or other relevant details related to the winners and the prizes on these platforms. Participation in the Campaign constitutes consent to such disclosure.
7. The winners will be contacted for their address verification and Prize will be dispatched to at their confirmed home address by HBL.
8. A total of 15 winners will be selected in the Campaign.
9. Winners will be assigned HBLPSL merchandise. The HBLPSL merchandise may include items such as accessories or memorabilia. HBLPSL merchandise will be distributed at HBL's discretion.

10. If the winner's HBL account, from which transactions have been performed, has been closed, blocked, or blacklisted, that winner shall be immediately disqualified, and no Prize will be dispatched to that individual in any case.
11. By participating in this Campaign, Customers agree to HBL's right as the final decision-making authority in all cases, HBL's decision shall be final and binding for all Customers.
12. HBL, at its sole discretion may at any time discontinue this Campaign or revise T & Cs for any reason. Revision to these T & Cs shall be made by an update on HBL's website. The eligible Customers shall be bound by such revisions and should therefore periodically visit HBL's website to review the current T & Cs for Campaign.
13. The Prize will not be refundable and cannot be requested to be exchanged or converted into money.
14. Prize is non-transferable. If the winner chooses not to avail / accept the Prize for any reason, their friends / family / acquaintances will not be eligible to avail the Prize.
15. HBL will contact winners on their registered numbers with HBL, a total of three (3) times, if any winner is unreachable for any reason, such winner shall be disqualified. No other person on behalf of the winner may claim the prize. The prize will then go to the next standby winner, who will similarly be contacted by HBL for verification.
16. Winner authentication shall be based on verification against Computerized National Identity Card ("CNIC"), so only winners with a valid CNIC shall be entertained.
17. Employees of HBL shall not be eligible to enter the Campaign.
18. If any provision of these T & Cs is held to be invalid, illegal, or unenforceable for any reason, such provision shall be struck, and the remaining provisions shall continue in full force and effect.
19. These T & Cs constitute the entire agreement between Customer and HBL with respect to Campaign and supersede all prior or contemporaneous communications and proposals, whether oral or written.
20. These T & Cs shall be governed under the laws of Pakistan and any disputes arising out of or in connection with these T & Cs or the Campaign shall be subject to the exclusive jurisdiction of the courts in Karachi, Pakistan.

FAQs for Recharge & Win Campaign

1. Is it required to have an HBL Account to be eligible for this Campaign?

Yes, it is required to be an HBL account holder to be eligible for this Campaign.

2. What are the Campaign dates?

The Campaign duration for HBLPSL "Recharge and Win" is 1st May, 2025 to 31st May, 2025.

3. Is the Campaign for specific cities only?

No, the Campaign is valid across Pakistan for HBL Mobile & Internet Banking users.

4. How will I know I have qualified for the Campaign?

No application is required to apply for the contest. If you meet the criteria, you shall automatically be eligible for the Campaign.

5. How can I win merchandise on HBL Mobile?

Eligibility criteria for “Recharge and Win”:

Customers who purchase the maximum recharge amount on HBL Mobile & Internet Banking during the Campaign period will be ranked, and the top 15 customers will be awarded the HBLPSL merchandise.

The Eligible Customer must perform mobile recharge transactions in any of the following categories:

- Mobile Prepaid Top Ups
- Purchase of Mobile Bundles
- Mobile Postpaid Bill Payment

6. How many winners will be chosen in this Campaign?

There will be a total of 15 winners in this Campaign.

7. When will the HBLPSL Merchandise be given?

HBL shall announce Campaign winners on HBL’s official social media channel(s) within 3 days of the conclusion of the Campaign

The winners will be contacted for address verification and HBLPSL merchandise will be dispatched to their confirmed home address by HBL.

8. How many times can a person win a prize?

Eligibility for winning the prize is only once during the Campaign life.

9. How will I know if I win the prize?

Or

Where will the prize winner list be announced?

Winners of the **“Recharge and Win”** Campaign will be announced on the HBL social media page.

10. Can I swap / give away my prize?

The winning prize will be non-refundable and cannot be requested to be exchanged or converted into money / other rewards. Additionally, the prize is non-transferable. Anyone other than the official recipient will not be able to get it in any capacity.

11. I saw my name in the winners' list announced on social media, but I have not been contacted yet for the prize. Why is that?

The selection of winners was conducted on the basis of CNIC and the appropriate person has been contacted on the phone number registered with their HBL account. Kindly understand that many people have similar names, so it may be a coincidence that your name matches the winner's name.

12. I am one of the winners. How will I receive my prize?

The winners will be announced on HBL's social media pages and prize will be dispatched to the winner's address as confirmed by the winner.

13. Can I choose the HBLPSL merchandise I want to receive?

No, HBLPSL merchandise is allocated at the discretion of HBL. If you win, your HBLPSL merchandise will be selected from the available HBLPSL items.