TERMS AND CONDITIONS

- These Terms and Conditions (the "Terms and Conditions" or "T&Cs") shall apply to those customers who perform as per the campaign mechanics through HBL Mobile Application and /or Konnect by HBL Mobile Applications (the "Transaction"). 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.
- The campaign will be applicable to only those eligible Customers utilizing HBL's Branchless Banking mode and conducting the transaction through Konnect by HBL Mobile Application, and/or HBL Mobile Application.
- Helpp is offering special discounts for customers of KONNECT BY HBL & HBL MOBILE under its Home Services. The special discount will only be applicable over the "Salon at Home" & "Laundry Services".
- Special discount for Salon at Home services will only be applicable for women KONNECT BY HBL
 & HBL MOBILE customers who are based in Karachi only and who avail services for a minimum amount of PKR 2500. The discount code for Salon at Home services will be "HBLXSALON1000".
- Special discount for Laundry Services will be available to all KONNECT BY HBL & HBL MOBILE customers based in Karachi Special discount will be applicable over a minimum order value of PKR 1000 at a fixed rate of Rs. 35/- per regular piece/item and Rs. 50/- per heavy piece/item for wash and fold. For wash and iron, fixed rates are Rs. 50/- per regular piece/item and Rs. 75/- per heavy piece/item. The discount code for Laundry Services will be "HBLXLAUNDRY500".
- The Customer must enter the special discount code in the coupons section of the Help Salon or Laundry Services (as applicable) before making the Transaction.
- This campaign shall be valid from 3rd October 2023 till 30th November 2023.
- There is no limit on the number of Transactions conducted by each Customer.
- After booking and paying for the services by the Customer, in case Helpp cancels the services at any time or in the event the Customer cancels the booking within two hours from the time of the booking, Helpp will refund the paid amount to the Customer.
- HBL reserves the right to cancel, alter, modify, or replace this offer at any time, the updated version will be uploaded on the HBL website deals and discount page.
- HBL will be promoting this campaign on its marketing channels on a periodic basis and mau use
 any mode of communications for the campaign, including but not limited to, social media,
 applications, agent location, SMS, etc. Customers may receive SMS from Konnect by HBL
 (Branchless Banking short code) 84251 and HBL short code 42501.
- If the Customer's account with HBL has been closed, blocked, blacklisted (or either), that Customer shall be immediately disqualified from availing the special discount under the campaign.
- HBL reserves the right to discontinue the campaign at any time and may at any time revise these
 Terms and Conditions for any reason whatsoever by updating HBL's website i.e.
 hhttps://www.hbl.com/personal/cards/hbl-deals-and-discounts. The Customers shall be
 immediately bound by any such revisions and should therefore periodically visit HBL's website to
 review the current Terms and Conditions.

- 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.
- Any dispute on the quality of the services that Helpp provides is the sole responsibility of Helpp and not of HBL. HBL will not be responsible for handling any complaints regarding the Home Services including but not limited to theft or any fraudulent activity.
- For any complaints or queries, Customers are required to contact Helpp on their helpline 0213-8343577 or WhatsApp at 0311-1143577
- These Terms and Conditions shall be governed by the laws of the Islamic Republic of Pakistan.