

Terms & Conditions – HBL Digital Campaign

1. These Terms and Conditions (the “**Terms and Conditions**” or “**T&Cs**”) shall apply to the pool of HBL accountholders and Konnect accountholders who have conducted/performed the required actions as per the campaign announced (“**Eligible Customers**”).
2. Eligible Customers who participated in the campaign and performed eligible transactions through HBL Mobile, HBL Internet Banking or HBL Konnect mobile application as per Clause 3 below (the “**Campaign**”), shall have the chance to receive the Prize (defined below). These T&Cs constitute an agreement between you (“**You**” or the “**Customer**”) and Habib Bank Limited (“**HBL**”) when You participate in the Campaign, whereby You unconditionally accept and agree to be bound by these Terms and Conditions. By accepting these Terms and Conditions, the Eligible Customer also acknowledges and agrees HBL’s right as the final decision making authority in all decisions regarding the Campaign.
3. For each week during the Campaign Period (defined in Clause 16 below), two Eligible Customers who performed mobile top-up transactions with the highest transaction amount (the “**Winner(s)**”) shall be awarded a Huawei Band 6 (the “**Prize**”).
4. In the event that the Eligible Customer is selected as a Winner in the Campaign, HBL will contact the Winner through the cell/phone number registered with HBL.
5. Only those Customers will qualify for the Campaign and the Winners who perform/act/conduct/ the required actions as per the Campaign announced during the Campaign Period and as per the Campaign mechanics.
6. If the Winner’s account with HBL has been closed, blocked, blacklisted (or either), that Winner shall be immediately disqualified.
7. If any Winner(s) cannot be reached on the contact number available with HBL after three (3) attempts pursuant to the Draw Date, his/her entry shall be deemed revoked.
8. The Customer who have HBL Account will be made part of the competition if they meet the criteria.
9. All Prizes and entries for this Campaign shall be non-transferable.
10. All Prizes shall only be issued in the Winner’s name.
11. Cash redemption of Prize(s) are not available.
12. If the Winner cannot personally avail the Prize for any reason, that entry shall be deemed null and void.
13. Prize will be given at the discretion of HBL and the Prize awarded to the Winner shall be final and cannot be changed by the Winner.
14. The Prize shall be delivered to the Winner through registered courier service to the Winner’s address as per HBL’s records.
15. To participate in the Campaign, HBL will not charge any fee to the Eligible Customer. However, transaction fees will apply as per bank’s schedule of charges.
16. The Campaign shall be valid for the period of two (02) weeks i.e. from July 26, 2021 to August 01, 2021 and from August 02, 2021 to August 08, 2021 (**the “Campaign Period”**). The draw dates shall be August 01, 2021 and August 08, 2021 (**the “Draw Dates”**).
17. Employees of HBL, shall not be eligible to participate in the Campaign.
18. The Campaign is valid for all Customers pan Pakistan.
19. HBL at its sole discretion may at any time discontinue this Campaign and may at any time revise these Terms and Conditions for any reason whatsoever and will inform customers by updating HBL’s website, 30 days prior to the changes. The Eligible Customer is bound by any such revisions and shall periodically visit HBL’s website i.e. www.hbl.com, to review the current Terms and Conditions.
20. These Terms and Conditions shall be governed by the laws of the Islamic Republic of Pakistan.