

Invite and Earn T&C's

INVITE AND EARN

1. The Customer shall allow the Konnect App to access the Customer's mobile phone contact list on which the Konnect App has been installed by the Customer, in case the Customer elects to send out invitations ("**Invites**") to those contacts to download/utilize the Konnect App (where each such contact invited shall hereinafter be referred to as the "**Invitee**"), simply via selection from his/her contact list. There shall be a 20 Invite limit per transaction.
2. The Customer shall be eligible to receive an incentive from HBL of a credit of cash (the specific amount of which shall be determined by HBL in its sole discretion and shall be communicated to the Customer in writing). The incentive is subject to change at the sole discretion of HBL and shall be credited within numbers of days as specified by HBL on Customer's wallet in Konnect App ("**Cashback Incentive**"), in the event that any of the Customer's Invitees install, register, and successfully complete an "Eligible Transaction" of the prevailing minimum qualifying amount (the specific amount shall be determined by HBL in its sole discretion and communicated to the Customers on the webpage <https://www.hbl.com/konnect> or by way of sms (the minimum amount for an Eligible Transaction may be changed by HBL from time to time at their sole discretion, and the updated amount shall be published on the Konnect Application).
3. Each of the following shall qualify as an Eligible Transaction, if performed successfully, within the timelines specified by HBL, on the Konnect App:
 - Completing a mobile recharge;
 - making payments (Zakat, Donations or Govt. Payments);
 - pay bills;
 - purchase insurance;
 - purchase/renew/pay for Subscription Packages); and
 - Lifestyle Payments (for the purposes of these Terms and Conditions, "Lifestyle Payments" shall refer to various merchant integration-based products and services available on the Konnect App to the Customer).
4. The Invite link shall only be valid for 10 days (which may be revised by HBL from time to time in its sole discretion), which means the Invitee shall have to download and install Konnect App within 10 days of receiving the Invite. Subject to the download, install of the Konnect application by Invitee and successful registration, Invitee shall make an Eligible Transaction of minimum qualifying amount (as mentioned in ___ - hereinabove) or more, within the specified number of days (seven days) of download, installation and registration on the Konnect application. (which may be revised by HBL from time to time in its sole discretion)
5. Cashback Incentives will directly be credited to the User's Konnect App wallet within 10 days of invitee conducting an eligible transaction. Minimum amount to be qualified for cashback is PKR 100 while the maximum cashback is PKR 130 is tiered format.
6. Upon proceeding to send the Invites, HBL shall send SMS notifications to the selected Invitees on behalf of the Customer.
7. The SMS will contain the name of both the Customer and the Invitee, along with the dynamic link for downloading the Konnect App, and shall be unique between Invitee and Customer.

8. The Cashback Incentive can be received by the Customer in tiered format for each unique Invitee of the Customer who has registered and successfully completed Eligible Transactions within the number of days (as shall be specified by HBL at the time of initiating the Invite, which may be revised by HBL from time to time in its sole discretion)
9. From time to time, HBL may offer the Customer new and/or additional incentives to refer new Invitee to the Konnect App (the “**Invite & Earn Campaign**”). These incentives may come in the form of cashback credits, discount vouchers or free transactions, and HBL may set or change the incentive types, amounts, terms, restrictions, and qualification requirements for any incentives in its sole discretion. These campaigns and services can be revoked by HBL at any time, by HBL, at HBL’s sole discretion. Any change in the above terms and conditions shall be posted on <https://www.hbl.com/konnectand> shall be valid and binding on all customers upon its publishing thereof.