

Invite and Earn FAQ's

What is Invite and Earn?

This feature allows Members to invite their friends to the app and earn up to Rs. 130 in tiered format for every successful invite and eligible transactions conducted for 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)

How does it work?

- ✓ To send the invite, user will have to allow the Konnect app to access the phone contact list. User will send out invites by selecting their contacts.
- ✓ Only if the invitees/receivers install, register and make a transaction of at least Rs. 100 as mentioned in the T&Cs on Konnect App, the sender will receive the promised reward.
- ✓ The reward would be disbursed in the following format and it would be tiered;
 - User sends the invite by selecting contact list.
 - invitees/receivers install, register and conducts an eligible transaction as mentioned in the T&Cs on Konnect App, the invitee will receive the promised reward.
 - The reward would be tiered and based on the condition the invitee is fulfilling. Tiered format would be as follows;

Month	Cashback to the Invitee (PKR)	Min. Trans Amount
M1	35	PKR 100
M2	40	PKR 100
M3	55	PKR 100

- If the invitee conducts an eligible transaction after they download and install the app, the inviter would get the cashback amount marked as M1.
 - After 30 days of fulfilling the condition for getting cashback at M1, but before M3, if the invitee conducts another eligible transaction fulfilling same conditions, the inviter would get another cashback marked as M2.
 - After 30 days of fulfilling the condition for getting cashback at M2 and within the specified amount of time, if the invitee conducts another eligible transaction fulfilling same conditions, the inviter would get another cashback marked as M3.
 - Cashbacks would only be posted once these conditions are met with days set. (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)
- ✓ The only eligible transaction categories for this purpose will include:
 - Mobile Recharge
 - Make Payments (Zakat, Donations or Govt. Payments)
 - Pay Bills
 - Get Insurance
 - Buy Packages
 - Lifestyle Payments

- ✓ Send Money is excluded from eligible transactions.
- ✓ The invite link will only be valid for 10 days from the date of invite being sent. Following the successful download and installation of the Konnect Application, Invitee shall make a transaction above the set amount within 7 days of registering on Konnect Application.
- ✓ Cashback reward will directly be credited to the sender's Konnect wallet within 10 days of invitee conducting an eligible transaction.
- ✓ Upon proceeding to send the invites, Konnect will send SMS or notifications to the selected contacts on behalf of the sender.
- ✓ The SMS will contain the name of both the sender and the invitee, along with the dynamic link for downloading the Konnect app, will be unique between invitee and sender.
- ✓ The cashback can be received in tiered format for each unique customer who has registered and met conditions of the campaign.

From time to time, Konnect may offer you incentives to refer new Users to the Konnect platform (the "Invite & Earn Campaign"). These incentives may come in the form of Cashback Credits, discount vouchers or free transactions, and Konnect 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 any time.

Is Rs. 130 my cashback total?

Rs. 130 per Invitee Multiply cashback amount by number of friends invited.

How many friends can I invite?

As many friends as you want!

Can I invite someone not in my contact list?

No. Add them to your contact list and then send the invite.

I invited my friend but they haven't received an SMS?

HBL shall send the SMS on your behalf, the SMS shall be received by invitee provided the information and contact details are correct and accurate .

How long does it take to receive cashback?

Once your friend has completed the steps necessary in accordance with tiers above cashback shall be credited within 10 days.

Why haven't I received my cashback?

Please make sure your friend has carried out all the step as described above.

For Call Centre Information – previously Invite and Earn referral code was asked for at the time of registration. Now, the customer will select the name of the friend who invited them.