

## K Electric Bill Payment Campaign | Habib Bank Limited

### **TERMS AND CONDITIONS FOR HBL CASHBACK UTILITY BILL PAYMENT (“UBP”) CAMPAIGN (THE “CAMPAIGN”)**

1. These Terms and Conditions (the “**Terms and Conditions**” or “**T&Cs**”) shall apply to those customers who participate in the Campaign as per the Campaign mechanics and who conduct the Transaction (as defined below). 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.
2. Customer will receive cashback amount of PKR. 400/- upon conducting K Electric bill payment of the same K Electric consumer number for two (2) consecutive months from their registered Konnect Mobile application, during the Campaign period.
3. Customer will be eligible to receive cashback reward maximum twice during the Campaign period.
4. Only Electric bills from the utility provider K Electric will be considered valid for this campaign.
5. The cashback reward shall only be applicable on the UBP transaction conducted by the Customer through Konnect Mobile Application.
6. Campaign will be live from 1<sup>st</sup> March 2022 and will end by 30<sup>th</sup> June 2022
7. The amount of cashback reward will be disbursed to the Customer in his/her account after twenty (20) days once the eligible transaction is conducted.
8. HBL may use multiple modes of communication for the Campaign, including but not limited to social media, applications, agent location, SMS, etc.
9. Only those Customers will qualify for the Campaign who performed the UBP transaction as per the Campaign offers announced.
10. If the Customer’s account with HBL has been closed, blocked, blacklisted (or either), that Customer shall be immediately disqualified.
11. 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 and the Konnect website at least thirty (30) days before being made effective . The Customers shall be bound by any such revisions and should therefore periodically visit HBL’s website and the Konnect website to review the current Terms and Conditions.
12. The Campaign will be applicable to only those eligible Customers utilizing Branchless Banking – Konnect Mobile Application.
14. The Campaign is applicable to Customers residing in Pakistan only.
15. Customers may receive SMS from Konnect by HBL (Branchless Banking short code) 8425.
16. Customers must not share any PIN code, passcode, passwords, etc. associated with their accounts with anyone.
17. 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 UBP transaction.
18. These Terms and Conditions shall be governed by the laws of the Islamic Republic of Pakistan.