

## Debit Card Activation Campaign

### Konnect Accountholders

#### Terms and Conditions

1. These Konnect by HBL Terms and Conditions (the “**Terms and Conditions**”) shall apply to all Eligible Customers participating in the campaign, and the Eligible Customer (defined below) hereby consents to these Terms and Conditions through any such participation in the campaign.
2. Customers who will be eligible for the campaign cashback rewards are Customers who have purchased debit card after launch of campaign via app or agent channels and have performed a point of sale (POS) transaction worth PKR 8,000 or above within 2 months from the date of their card activation (hereinafter called “**Eligible Customers**”) shall be eligible to receive 50% cashback (capped at PKR 500).
3. HBL has the right to launch customer engagement campaigns with cash back incentive.
4. HBL has the right to use multiple or one mode for communications for the campaign; social media, applications, agent location, SMS, etc.
5. Customers will only be rewarded the cashback amount once during the lifetime of campaign.
6. The cashback will be deposited in customer account 10 days after the eligible transaction is conducted.
7. Existing customers holding Konnect Debit Cards (in active/inactive state) or users who have subscribed to debit card but do not have their cards delivered yet are not eligible for this campaign.
8. Only those customers will qualify as winners who perform required action as per the campaign offer announced during the campaign period and as per the campaign mechanics.
9. HBL has the right to select set cashback rewards as per HBL’s requirement and campaign mechanics.
10. HBL reserves the right to discontinue campaigns at any time and may at any time revise these Terms and Conditions for any reason whatsoever by updating HBL’s website. The customers shall be bound by any such revisions and should therefore periodically visit HBL’s website to review the current Terms and Conditions.
11. The campaign will be applicable to only those Eligible Customers utilizing branchless banking.
12. The campaign is applicable to Eligible Customers residing in Pakistan only.
13. Eligible Customers may receive SMS from Konnect by HBL Branchless Banking short code 8425 in case of campaign being launched.
14. Eligible Customers must not share any PIN code, passcode, passwords, etc. with anyone.
15. The Campaign duration is from 10 of November 2021
16. End of the campaign date will be communicated to customers 10 days prior on our social media page.
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 Transaction.
18. These Terms and Conditions shall be governed by the laws of the Islamic Republic of Pakistan.