

**TERMS AND CONDITIONS FOR KONNECT DEBIT CARD – CASHBACK CAMPAIGN**

1. These Terms and Conditions (the “**Terms and Conditions**” or “**T&Cs**”) shall apply to those customers who participate in the Purchase Cashback Campaign (the Campaign) as per the campaign mechanics and who will conduct the Transaction (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 accept and agree to be bound by these Terms and Conditions.
2. Customer will receive cashback of PKR 100 on purchase of Debit worth Rs. 500 and PKR 200 on purchase of Konnect Debit card worth Rs. 1,000, through Konnect Mobile Application (the “**Transaction**”).
3. The Customer is eligible for cashback reward only once during the Campaign Period (defined below in clause 5 and 12).
4. The cashback reward shall only be applicable on Transactions conducted by Customers through Konnect by HBL Mobile Application.
5. The cashback reward will be disbursed to the Customer in his/her account after 7 days of completion of the Campaign Period.
6. HBL may use multiple modes of communication for the Campaign, including but not limited to social media, applications, agent location, SMS, etc.
7. Only those Customers will qualify for the Campaign who performed the Transaction as per the Campaign offers announced.
8. If the Customer’s account with HBL has been closed, blocked, blacklisted (or either), that Customer shall be immediately disqualified.
9. 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 i.e. <https://www.hbl.com/> and the Konnect webpage i.e. <https://www.hbl.com/personal/konnect>. The Customers shall be bound by any such revisions and the customer will be notified but should also periodically visit HBL’s website and the Konnect webpage to review the current Terms and Conditions.
10. The Campaign will be applicable to only those eligible Customers utilizing Konnect by HBL Mobile Application.
11. The Campaign is applicable to Customers residing in Pakistan only.
12. This is a limited time offer and this Campaign is valid from May 30<sup>th</sup>, 2022 till 30<sup>th</sup> June, 2022 (the “Campaign Period”).
13. Customers may receive SMS from Konnect by HBL (Branchless Banking) short code 8425 and HBL short code 4250.
14. Customers must not share any PIN code, passcode, passwords, etc. associated with their accounts with anyone.

15. By accepting these Terms and Conditions, the Customer also agrees to HBL's right as the final decision-making authority in all decisions regarding the processing of the Transaction.
16. These Terms and Conditions shall be governed by the laws of the Islamic Republic of Pakistan.