

Konnect Islamic Acquisition Campaign| Habib Bank Limited

TERMS AND CONDITIONS FOR KONNECT ISLAMIC ACQUISITION 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 (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. Download and register for a Konnect Islamic Account ONLY on the **Konnect by HBL App** ("Transaction") and get PKR 50 reward
3. This Campaign is only valid for Konnect App users.
4. The Campaign shall only be applicable for new accountholders who register for the Konnect Islamic Account.
5. Reward will be disbursed one week after the end of the Campaign.
6. Customers are only eligible for reward once during the Campaign Period.
7. HBL may use multiple modes of communication for the Campaign, including but not limited to social media, applications, agent location, SMS, etc.
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 Branchless Banking – Konnect By HBL Mobile Application.
11. The Campaign is applicable to Customers residing in Pakistan only.
12. This Campaign is valid from 13th September 2022 to 13th October 2022, (the "**Campaign Period**").
13. Customers may receive SMS from Konnect by HBL (Branchless Banking) short code 84251.
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.