

TERMS AND CONDITIONS FOR KONNECT NAHEED QR 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. Customers will only receive the cashback of 10% of their bill paid through QR. The maximum cashback that a customer can receive is PKR 1,500/- during the campaign life
3. Customer's cashback limit will be exhausted once the maximum cashback has been rewarded.
4. The cashback reward will be disbursed to the Customer in his/her account after seven days after the eligible Transaction is conducted.
5. This discount cannot be availed through cash or card.
6. Campaign goes live on the 8th of July, 2022.
7. The Customer is eligible for a cashback reward only once during the Campaign Period. The cashback amount will be calculated on the total amount of QR transactions that a customer has performed during the Campaign Period.
8. The Campaign is applicable at Naheed Karachi only.
9. The cashback reward shall only be applicable on Transactions conducted by Customers through Konnect by HBL Mobile Application.
10. HBL may use multiple modes of communication for the Campaign, including but not limited to social media, applications, agent location, SMS, etc.
11. Only those Customers will qualify for the Campaign who performed the Transaction as per Campaign offers announced.
12. If the Customer's account with HBL has been closed, blocked, blacklisted (or either), that Customer shall be immediately disqualified.
13. 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 should therefore periodically visit HBL's website and the Konnect webpage to review the current Terms and Conditions.
14. The Campaign is applicable to Customers residing in Pakistan only.
15. This is a limited-time offer and this Campaign is valid from July 8, 2022 till August 8, 2022 (the "Campaign Period").
16. 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.
17. These Terms and Conditions shall be governed by the laws of the Islamic Republic of Pakistan.