

TERMS AND CONDITIONS FOR TOP 10 CAMPAIGN

1. These Terms and Conditions (the “**Terms and Conditions**” or “**T&Cs**”) shall apply to those Customers who perform as per the campaign mechanics through Konnect (the “**Transaction**”). 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. Top 10 Customers, on weekly basis, will receive a cashback amount equivalent to Rs. 1,000 on the following conditions:
 - **Top 10 Utility Bill Payers** of the week (in terms of count/number of bills paid per account) will get flat Rs.1000 cashback.
 - **minimum transaction size for each transaction performed shall be capped to Rs.300.**
 - **Top 10 Mobile rechargers** of every week (in terms of amount/volume) will get flat Rs.1000 cashback.
 - **minimum transaction size for each transaction performed shall be capped to Rs.150.**
3. The cashback capped is Rs. 1,000 where the Customer will be eligible to receive cashback only once in during the promo cycle.
4. The eligible utilities bill transaction are Broadband Bill Payment, Electricity Bill Payment, Gas Bill Payment, Landline Bill Payment and Water & Sanitization Bills.
5. The Campaign is applicable nationwide on all mobile network service providers only for mobile top-up (prepaid & postpaid) and mobile bundle transactions
6. The cashback shall only apply on Transactions conducted by Customers through Konnect application.
7. The cashback will be deposited in Customer account within 10days after the eligible transaction is conducted.
8. HBL has the right to use multiple mode for communications for the Campaign, social media, applications, agent location, SMS, etc.
9. Only those Customers will qualify for the Campaign who perform the Transaction as per the Campaign offers announced.
10. If the account with Konnect by HBL has been closed, blocked, blacklisted (or either), that Customer shall be immediately disqualified.
11. HBL reserve 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/or the Konnect website. 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 App.
13. The Campaign is applicable to Customers residing in Pakistan only.
14. Customers may receive SMS from Konnect by HBL (Branchless Banking short code) 8425 and/or HBL short code 4250.
15. Customers must not share any PIN code, passcode, passwords, etc. associated with their accounts with anyone.
16. 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.
17. These Terms and Conditions shall be governed by the laws of the Islamic Republic of Pakistan.