

TERMS AND CONDITIONS FOR NATIONAL FINANCIAL LITERACY PROGRAM FOR YOUTH – (NFLP-Y) : A Project of SBP, ENGAGEMENT CAMPAIGN (“CAMPAIGN”)

1. These Terms and Conditions (the “**Terms and Conditions**” or “**T&Cs**”) shall apply to all customers participating in the Campaign who download & register on Konnect App and conduct a 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 unconditionally accept and agree to be bound by these Terms and Conditions.
2. To become eligible to enter the lucky draw for the joint campaign launched by NFLP-Y (a project of SBP) and HBL, customer will have to follow mentioned steps:
 - Download and finish the game POMPAK (desktop version of POMPAK and/or POMPAK App)
 - Download and register Konnect App
 - Perform a transaction (Utility Bill Payment (“**UBP**”) and Mobile recharge only) of at least PKR 500 to enter in lucky draw
3. Once customer has performed all the action items mentioned in point number 2 above, customer will become eligible to enter the lucky draw.
4. Eligible transactions: Mobile Recharge and UBP via Konnect App only. UBP types included for the purposes of the Campaign are as under:
 - Broadband Bill Payment
 - Electricity Bill Payment
 - Gas Bill Payment
 - Landline Bill Payment
 - Water/Sanitation Bill Payment
5. The Campaign will be live on Konnect App on 10th November 2020.
6. Lucky draw will be held at end of the campaign where customer will get a chance to win an Apple iPad.
7. HBL has the right to launch customer engagement campaign for existing and new account which will be in terms of cashback reward.
8. HBL has the right to use multiple mode for communications for the Campaign; social media, applications, agent location, SMS, etc.
9. HBL has the right to decide all eligible Customers who have conducted the Transaction as per the Campaign offer.
10. All communications will be made in English. (Social Media, English and Roman Urdu messages for In app and Push notification, Urdu and English Agent Posters).
11. Required communications/T&C’s will be uploaded on Facebook page and/or Konnect website as well.
12. Only those Customers will qualify for the Campaign who perform the Transaction as per the Campaign offers announced.
13. If the account with HBL has been closed, blocked, blacklisted (or either), that Customer shall be immediately disqualified.
14. HBL shall have the sole right to select rewards or change rewards at any time at its sole discretion.

15. 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 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.
16. The Campaign will be applicable to only those eligible Customers utilizing Branchless Banking – Konnect App, Agent Channel and/ or HBL Mobile.
17. The Campaign is applicable to Customers residing in Pakistan only.
18. Customers may receive SMS from Konnect by HBL (Branchless Banking short code) 8425 and HBL short code 4250.
19. Customers must not share any PIN code, passcode, passwords, etc. associated with their accounts with anyone.
20. 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.
21. These Terms and Conditions shall be governed by the laws of the Islamic Republic of Pakistan.