

Customer Acquisition Campaign | Habib Bank Limited

TERMS AND CONDITIONS FOR KONNECT HBLPSL Customer Acquisition (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 on the Konnect by HBL App and conduct any transaction of Rs.100 or above to win a HBLPSL merchandise. ("**Transaction**").
3. Following type of transactions will not be eligible:
 - a. Cash-In
 - b. Cash-Out
 - c. Funds Transfer
 - d. Donations / Zakat
4. Top 100 customers with the most amount of eligible Transactions conducted during campaign period will receive a HBLPSL merchandise. (HBLPSL branded balls or HBLPSL branded small bats)
5. The HBLPSL merchandise will be non-transferable.
6. HBL will not be responsible in ensuring that Customer receives their favorite team's merchandise.
7. Customers will only be eligible for the HBLPSL merchandise once during the campaign.
8. The Campaign shall only be applicable for account holders who have registered on the Konnect App for the first time during the Campaign.
9. Merchandise will be disbursed 30 days after the end of the Campaign.
10. HBL may use multiple modes of communication for the Campaign, including but not limited to social media, applications, agent location, SMS, etc.
11. If the Customer's account with HBL has been closed, blocked, blacklisted (or either), that Customer shall be immediately disqualified.
12. HBL staff is not eligible for this campaign.
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 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 30 days prior but should also periodically visit HBL's website and the Konnect webpage to review the current Terms and Conditions.
14. The Campaign will be applicable to only those eligible Customers utilizing Branchless Banking – Konnect By HBL Mobile Application.
15. There will only be 1 delivery attempt made to deliver the merchandise to the Customer. No further delivery attempts will be made if the Customer is not available to receive the merchandise in the first attempt.
16. The merchandise will be delivered on the address provided to HBL at the time of registration.
17. The Campaign is applicable to Customers residing in Pakistan only.
18. This Campaign is valid from 23rd February 2024 to 18th March 2024, (the "**Campaign Period**").
19. Customers may receive SMS from Konnect by HBL (Branchless Banking) short code 84251 & 42501.

20. Customers must not share any PIN code, passcode, passwords, etc. associated with their accounts with anyone.
21. 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.
22. These Terms and Conditions shall be governed by the laws of the Islamic Republic of Pakistan.