

**TERMS AND CONDITIONS FOR RAAST QR TRANSACTION CASHBACK DISCOUNT CAMPAIGN (THE “CAMPAIGN”):**

- These Terms and Conditions (“T&Cs”) constitute an agreement between you (“You” or the “Customer”) and Habib Bank Limited (“HBL”) when You perform the QR Transaction, whereby You unconditionally accept and agree to be bound by these T&Cs.
- This Campaign is valid from 2<sup>nd</sup> to 10<sup>th</sup> May (the “Campaign Period”) for QR Transaction on the selected QR Merchants of HBL (List of selected Merchant is attached with these T&Cs) and may also be available on HBL’s campaign page at <https://www.hbl.com/personal/konnect/konnect-account/terms-and-conditions>.
- These T&Cs shall apply to all customers who participate in the Campaign as per the Campaign mechanics and who conduct the QR Transaction (as a payment made using the Raast QR functionality within the Konnect by HBL Mobile Application at a participating HBL Merchant).
- For Cashback discount qualification, minimum transaction requirement is Rs.500 per transaction.
- First 2000 transaction during the Campaign Period will be qualified for discount. If this limit is reached before the end of the Campaign Period, HBL may, at its discretion, announce the conclusion of the discount offer through its communication channels.
- To participate in the Campaign, Customers have to complete a QR transaction through Konnect by HBL Mobile Application using the Raast QR payment option at selected Merchants.
- Customers will receive an upfront cashback discount of Rs. 50 from QR Merchant of HBL for each eligible transaction made using Raast QR at selected QR Merchants.
- Each Customer is eligible for a maximum total cashback discount of PKR 200 during the entire Campaign Period. This means a customer can receive the PKR 50 discount on a maximum of four (4) eligible transactions that meet the minimum transaction requirement of PKR 500 each. Any transactions beyond these four eligible transactions will not qualify for the cashback discount.
- HBL may use multiple modes of communication for the Campaign, including but not limited to social media, applications, agent location, SMS, etc.
- HBL reserves the right to discontinue the Campaign at any time, and will make reasonable efforts to notify Customers through its communication channels if the Campaign is discontinued early
- HBL reserves the right to update, modify, or discontinue any aspect of the Campaign or these Terms at its sole discretion, at any time, with or without prior notice. Any revision to these T & Cs shall be made by an update on HBLs campaign page at. The eligible Customers shall be bound by such revisions and should therefore periodically visit this page to review the current T & Cs for the Campaign.
- For any queries or clarifications regarding this Campaign, customers can contact HBL’s customer support email [konnect.cx@hbl.com](mailto:konnect.cx@hbl.com).
- The Campaign will be applicable to only those eligible Customers utilizing Konnect by HBL Mobile Application at selected QR Merchants.
- The Campaign is applicable to Customers residing in Pakistan only.
- HBL is the final decision-making authority for Campaign and discount.
- HBL will process transaction data in accordance with its privacy policy. For the purpose of this Campaign, this may include collecting and processing transaction details to determine eligibility for the cashback discount
- In the event of any technical issues that may prevent a transaction from qualifying for cashback discount, HBL will review such cases on a best-effort basis. HBL shall not be held liable for issues arising due to the customer's device, internet connectivity, or app malfunction.
- These T&Cs shall be governed by and construed in accordance with the laws of Pakistan.

**List of Selected QR Merchant**

<b>S #</b>	<b>Merchant Business Name</b>	<b>Merchant Address</b>	<b>City</b>
1	AL KHIDMAT GENERAL STORE	SHOP #:SHOP NO 5 - Street: ST NO 2 USMAN PARK BEGUM PURA LAHORE	Lahore
2	QADIR TRDAR SHOP	SHOP #:SHOP NO 03 - Street: SHOP NO 03 STREET NO 1 MAIN BAZAR MUSLIMABAD TARIQ SHAHEED ROAD SHALAMAR TWON LAHORE	Lahore
3	ZAMAN GENERAL STORE	SHOP #:SHOP#3 - Street: SHOP#3 STREAT#1 ACHANT GARY RAILWAY ENGINE SHAID LAHORE	Lahore
4	SAEED SARWARI STORE	SHOP #:SHOP NO : 05 - Street: STREET NO : 27 MUJAHIDABAD MUGHALPURA LAHORE	Lahore
5	GREEN PLUS PHARMACIE	SHOP #:SHOP NUMBER 70 - Street: STREET NUMBER 01	Lahore
6	NAVEED SUPER STORE	SHOP #:SHOP NO 1 - Street: SHOP NO 1 STREET NO 1 NAGARA CHOWK SHAMAS ROAD BAND ROAD LAHORE	Lahore
7	BAO JAMIL MOBILE CENTER AND STUDIO	SHOP #:SHOP # 3 - Street: ST 1 BAO JAMEEL PLAZA MAIN BAZAR HAADAN TOWN MULTAN ROAD LAHORE	Lahore
8	ILYAS GENERAL STORE	SHOP #:SHOP NO 68 - Street: STREET NO 01 SHOP NO 01 MAIN BAZAR DATA DARBAR NEAR SONE WALA GATE SHAH JAH ROAD LAHORE.	Lahore
9	HAFIZ KARYANA STORE	SHOP #:SHOP NO 5 - Street: STREET NUM 9 SHOP NUM 5 SADDAT COLONY BADAMI BAGH LAHORE	Lahore
10	HAFIZ G TRADERS	SHOP #:SHOP NO 1-G - Street: SHOP # 1G SHADMAN PLAZA OPPOSITE GOURMET BAKERS SHADMAN MARKET LAHORE	Lahore
11	MUHAMMADI ELECTRIC	SHOP #:SHOP NUMBER 02 - Street: SHOP NUMBER 02 LIAQATABAD BAZAR KOT LAKHPAT LAHORE	Lahore
12	ABDULLAH SUPER STORE	SHOP #:SHOP NO 06 - Street: 06 BASTI PRCHA MAIN OKRA ROAD DEPALPUR	Depalpur
13	UMAR MOBILE	SHOP #:SHOP NO 01 - Street: A BLOCK STREET # 01 NEAR GOVT GIRLS HIGH SCHOOL DIST OKARA.	Okara
14	ZAFAR FAREEDI KARYANA STORE	SHOP #:SHOP NO 2 - Street: 1 MOH BISHARAT MACHLI CHOWK PAKPATTAN	Pakpattan
15	BABA FAREED KARYANA STORE	SHOP #:SHOP NO D1 CHAK NO 94/9L SAHIW - Street: CHAK NO 94-9/L NEAR JAMIA MASJID SAHIWAL.	Sahiwal
16	SUPER DUPER MART	SHOP #:D1 - Street: MAKAN NO 1747 GALI NO 7 BLOCK 11 CHICHAWATNI	Chichawatni
17	BISMILLAH MOBILE AND GENERAL STORE	SHOP #:SHOP NO D1 OPPOSITE HBL BANK T - Street: SHOP NO D1 OPPOSITE HBL BANK TUFAIL SHAHEED ROAD SAHIWAL.	Sahiwal
18	SHANI BABA MOBILE SHOP	Nowshehra virkan	Gujranwala
19	PUGC CAFE	Punjab univercity gujranwala campus	Gujranwala
20	Miraj kiryana store	main bazar rasool nagae tehsil kamoki district gujranwala	Gujranwala
21	AFZAAL MOBILE/MASHAALLAH EASYLOAD	SHOP #:SHOP NO 01 - Street: STREET NO 01 OPPOSITE PURANI SABZI MANDI SHAH JAHANGEER ROAD GUJRAT	Gujrat
22	AL HAFIZ EASY LOAD POINT	Shop# 5 near hakam mall jail road mandi bahauddin	Mandi-bahauddin
23	SABRI PHOTO STATE AND MOBILE	SHOP NO 3 PEOPLE COLONY NO 2 BABAR CHOWK STREET NO 1 NEAR HEALTH WAYS PHARMECY FAISALABAD	Faisalabad
24	RIZVI MOBILE AND COMPUTER LAB	ST NO 1 MAIN BAZAR MUJHAID TOWN DHUDIWALA LAST STOP JARANWALA ROAD FAISALABAD	Faisalabad

25	MKB ENTERPRISES	SHOP NO 8 P 443 AL HUSSAIN CENTER JINAH COLONY FAISALABAD	Faisalabad
26	HAJVERI BOOK DEPO	SHOP 2 STREET NO 1 CHAK 7 JB MADINA CHOWK FAISALABAD	Faisalabad
27	EXPRESS SERVICES	SHOP NO 10 FAISALABAD ROAD NEAR JAZZ FRANCHISE STREET 1 SAMUNDRI FAISALABAD	Samundari
28	USAMA GENERAL STORE	MAIN CHOWK, FACTORY AREA, SHOP# 1, SARGODHA	Sargodha
29	AS STORE	BLOCK NO 15 QADIR BAKSH COLONY, SARGODHA	Sargodha
30	ALASIF ELECTRIC	QUNCHI MORE LAHORE ROAD NEAR HBL BANK SARGODHA	Sargodha
31	ZAMZAM MOBILE	SHOP NO 13 STREET NO 1 MAIN GILWALA CHOWK SARGODHA	Sargodha
32	MADINA PHOTOSTAT	SHOP # 3 OUTSIDE BOARD OFFICE GULGASHT MULTAN	Multan
33	VARIETY COLD DRINK CORNER	GOLL BAGH CHOWK, NEAR BOARD OFFICE GULGASHT MULTAN	Multan
34	MULTAN TRADERS	SHOP NO.01 GOLBAGH NEAR BISE MULTAN, MULTAN TRADERS.	Multan
35	FAISAL PHOTOSTAT AND PHOTOSTUDIO	GHULGHAST COLONY NEAR BOARD OFFICE BILAL ROAD MULTAN	Multan
36	HAFIZ PHOTOCOPY	BEHIND JUST COLONY NEAR BOARD OFFICE GULGASHT MULTAN	Multan
37	EASY TELE COMMUNICATION	SHOP # 10, MODEL TOWN B, GHALLA MANDI ROAD, NEAR TELENOR FRANCHISE SARAIKI CHOWK, BAHAWALPUR	Bahawalpur
38	FAISAL AND CO.	SHOP #:SHOP NO 3 - Street: STREET NO 1 MODEL TOWN B SHAHDARA PARK BAHAWALPUR	Bahawalpur
39	M MART	SHOP #:SHOP NO 2 - Street: STREET NO 1 RAILWAY ROAD NEAR OUTFITTERS SARAIKI CHOWK TEHSIL E DISTRICT BAHAWALPUR	Bahawalpur
40	UMAIR MOBILE	SHOP #:SHOP NO 1 - Street: STREET NUMBER 1	Bahawalpur
41	Ishaq Mobiles	SHOP #:SHOP NUMBER 14 - Street: STREET NUMBER 1 SAMIULLAH CHOWK MODEL TOWN B ROAD OPPOSITE MASJID AHLE HADEES TEHSIL E DISTRICT BAHAWALPUR	Bahawalpur
42	SHAHEEN MOBILES	SHOP #:SHOP NO 2 - Street: SHOP NO 2 PRIME CAFE MAIN CAMPUS UNIVERSITY OF SARGODHA	Sargodha
43	HADI MOBILE ZONE	NO 09,SHOP NO 01 QANDHARI BAZAR NEAR JAMIA MASJID ROAD ZHOB	Zhob
44	ALIEN INVASION ENTERTAINMENT (PRIVATE) LIMITED	PLOT NO 40, PLOT NO # 40, SECTOR 19, KORANGI INDUSTRIAL AREA, KARACHI.	Karachi
45	COFFEE WAGERA	SHOP NO 03, SHOP NO 03 SANDS APARTMENTS CLIFTON BLOCK 2 NEAR DUA HOTEL KARACHI	Karachi
46	HD KHUSSA	SHOP NO 12 1ST FLOOR OCEAN MALL CLIFTON KARACHI	Karachi
47	SAJID HASSAN FRAGRANCE & SKIN CARE	SHOP NO 12 FIRST FLOOR OCEAN MALL CLIFTON KHI	Karachi
48	THE WAFFLE SHOP	SHOP NO 37 FOURTH FLOOR OCEAN MALL CLIFTON	Karachi
49	STUDENT BIRYANI	SHOP NO C-586, SHOP NO C-586 COMMERCIAL AREA BLOCK 2 PECHS NEAR ARTT SCHOOL KARACHI	Karachi
50	waheed nadra koisk	SHOP O 4, STREET NO 3 KILLI FAROZA ABAB SABZAL ROAD QUETTA	Quetta
51	Golab customer care	SHOP# 13, SHOP # 13 IQBAL ROAD NEAR NBP SIBI	Sibi

52	AL ASIF STATIONERY	SHOP#A3,SHOP #3 NEAR CAMBRIDGE SCHOOL JAN MUHAMMAD ROAD QUETTA	Quetta
53	MINNA MINI MART	SHOP NUMBER 2,STREET NUMBER 1	Hyderabad
54	CHAI CITY	SHOP NUMBER 1&2,STREET NUMBER 1	Latifabad
55	SUHAIL GENERAL STORE	SHOP NUMBER 123,STREET NUMBER 2	Hyderabad
56	Waseem general store	SHOP # 04,STREET 02 NEAR KHIZRA MASJID BAHNSINGABAD MIRPURKHAS DISTRICT MIRPURKHAS	Mirpur-khas
57	veer san dus general store	SHOP # 4,STREET #1	Mirpur-khas
58	ramesh general store	SHOP #04,STREET # 02 NEAR GREAT STATION SULTANABAD MIRPURKHAS DISTRICT MIRPURKHAS	Mirpur-khas
59	AMJAD COMMUNICATION	SHOP NO : 4,STREET 1	Uthal
60	TARIQ BOOK STORE	SHOP NO 2,S1	Sukkur
61	HASNAIN COMMUNICATION	SHOP NUMBER 01,SHOP NO 2	Sukkur
62	SHAH LATIF COMMUNICATION	SHONE NUMBER 02,S1	Sukkur
63	ALI COMMUNICATION	SHOP NUMBER 02,SHOP NO 2	Sukkur
64	WELCOME SUPER STORE AND EASY LOAD	SHOP NUMBER 02,S1	Sukkur
65	QURBAN GENERAL STORE	SHOP NO 1,SHOP NO 1 MT KHAN ROAD MALWARI STOP KARACHI	Karachi
66	MUSARRAT COMMUNICATION & GENERAL STORE	SHOP NO 1,HOUSE NO 516 I-AREA KORANGI NO 05 KARACHI	Karachi
67	Arshad General Store	SHOP NO 01,PLOT NO A-87 DOCKS COLONY ST 07 HUSSAIN BUKHSH ROAD KEAMARI KARACHI	Karachi
68	City Grill	Main GT Road Jhelum near Honda Center	Jhelum
69	HOUSE OF SALONS	F-10 Markez	Islamabad
70	The paper point	Asghar Mall Rawalpindi	Rawalpindi
71	SOLO PIZZA	Peer Plaza, F-10 Markaz	Islamabad
72	Rahat Bakers G-15	G-15	Islamabad
73	Dera Hayat	Bank Road Rawalpindi	Rawalpindi
74	Butt Karahi Taxila	GT Road Taxila	Taxila