

TERMS AND CONDITIONS FOR KONNECT RAMADAN 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 (as per the Campaign mechanics 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. In week 1 of Ramadan Campaign, Customer shall conduct transactions by ordering food via Konnect QR and using Konnect widget for shopping.
3. In week 2 of Ramadan Campaign, 20% cashback will be offered as Eidi to all Customers who perform utility bill payment transactions via Konnect. Cashback shall be capped at Rs.100.
4. In week 3 of Ramadan Campaign, 20% cashback will be offered as Eidi to all Customers conducting travel related transactions of minimum Rs. 200. Cashback shall be capped at Rs.100.
5. In week 4 of Ramadan Campaign, 20% cashback will be offered as Eidi to all Customers who perform mobile recharge transactions via Konnect of minimum Rs.200. Cashback shall be capped at Rs.100.
6. Top 200 Customers will be selected from the pool of Customers who have conducted transactions as per Clauses 2 to 5 above based on the highest number of transactions they have performed via Konnect App during the month of Ramadan (4 weeks) and will get Rs.2500 Eidi each.
7. The Customer is eligible for cashback reward only once per week.
8. The cashback reward shall only be applicable on transactions conducted by Customers through Konnect Mobile Application only.
9. The cashback reward will be disbursed to the Customer in his/her account within 96 hours after the eligible transaction is conducted.
10. All other transactions apart from the ones listed above are considered ineligible during the period of Campaign.
11. HBL may use multiple modes of communication for the Campaign, including but not limited to social media, applications, agent location, SMS, etc.
12. Only those Customers will qualify for the Campaign who performed the transaction as per the Campaign offers announced.
13. If the Customer's account with HBL has been closed, blocked, blacklisted (or either), that Customer shall be immediately disqualified.
14. 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 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.
15. The Campaign is applicable to Customers residing in Pakistan only.
16. Customers may receive SMS from Konnect by HBL (Branchless Banking) short code 8425 and HBL short code 4250 with regards to the Campaign awareness and/or engaging with Konnect.
17. Customers must not share any PIN code, passcode, passwords, etc. associated with their accounts with anyone.
18. 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.
19. These Terms and Conditions shall be governed by the laws of the Islamic Republic of Pakistan.