

## TERMS AND CONDITIONS-HELPP CAMPAIGN (THE "CAMPAIGN")

- These Terms and Conditions (the "Terms and Conditions" or "T&Cs") shall apply to those customers who perform as per the campaign mechanics through HBL Mobile Application and /or Konnect by HBL Mobile Applications (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.
- Helpp to offer a special discounted budget for HBL KONNECT & MOBILE APPLICATION - (Launch of new category – Home Services).
- Helpp to offer services in 2 categories to start with - Salon at home & Laundry services.
- Salon at Home for women shall be available for Karachi based customers only – Discount code shall be HBL20 – 20% Discount shall be available on all services (maximum discount cap for Rs. 3,000 per transaction).
- Laundry Services are available in Karachi & Lahore based customer only – The discount code shall be HBLSUPER – Fixed rates are Rs. 50/- per regular piece/item & Rs. 75/- per heavy piece/item.
- On the Helpp salon or laundry section the customer must enter the discount code in the coupons section on HBL Mobile and Konnect App before making a transaction.
- HBL to promote this Campaign on its marketing channels on a periodic basis.
- There is no limit on the number of transactions by each Customer.
- Helpp will refund the amount in case of cancellation.
- HBL reserves the right to cancel, alter, modify, or replace this offer at any time, the updated version will be uploaded on the HBL website deals and discount page for customers.
- HBL can use any mode of communications for the Campaign, including but not limited to, social media, applications, agent location, SMS, etc.
- If the Customer's account with HBL has been closed, blocked, blacklisted (or either), that Customer shall be immediately disqualified from availing the discount under the Campaign.
- The Campaign will be applicable to only those eligible Customers utilizing HBL's Branchless Banking mode and conducting the transaction through Konnect by HBL Mobile Application, and/or HBL Mobile Application.
- Any dispute on the quality of the services that the alliance partner provides is the sole responsibility of the alliance partner and not of HBL.
- If the Customer has not been provided with the required services, the Customer may lodge the complaint with Helpp management on its helpline. HBL will not be responsible for the services/order management.
- The Campaign is applicable to Customers residing in Pakistan only.
- Customers may receive SMS from Konnect by HBL (Branchless Banking short code) 8425 and HBL short code 4250.
- 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 i.e. <https://www.hbl.com/personal/cards/hbl-deals-and-discounts> The Customers shall be immediately bound by any such revisions and should therefore periodically visit HBL's website to review the current Terms and Conditions.
- 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.
- This is limited time offer as this Campaign shall be valid from July 28, 2022 to August 28, 2022.
- These Terms and Conditions shall be governed by the laws of the Islamic Republic of Pakistan.