

**Konnect by HBL | Habib Bank Limited**

**TERMS AND CONDITIONS FOR KONNECT BY HBL 14<sup>th</sup> AUGUST CAMPAIGN (THE “CAMPAIGN”)**

1. These Terms and Conditions (the “**Terms and Conditions**” or “**T&Cs**”) shall apply to those customers (the “**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. Customer will be able to participate in the Campaign by transacting via the Konnect by HBL mobile application (the “**Transaction**”).

3. Eligibility:

<b>Eligible Transactions</b>	All Transactions except IBFT, Funds Transfer, Cash in & Cash out, Gulak
<b>Eligible Customers</b>	All new and old Konnect App customers are eligible

4. 75 Customers who perform the most Transactions as per clause 3 above shall win PKR 1,000. The winning amount shall be credited in the Customer’s account 15 days after the end of the Campaign Period.
5. HBL may use multiple modes of communication for the Campaign, including but not limited to social media, applications, agent location, SMS, etc.
6. If the Customer’s account with HBL has been closed, blocked, blacklisted (or either), that Customer shall be immediately disqualified.
7. 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/> and the Konnect webpage i.e. <https://www.hbl.com/personal/konnect>. The Customers shall be bound by any such revisions and should therefore periodically visit HBL’s website and the Konnect webpage to review the current Terms and Conditions. However, HBL will notify the Customers of any such revisions.
8. The Campaign will be applicable to only those eligible Customers utilizing Konnect by HBL mobile application.
9. The Campaign is applicable to Customers residing in Pakistan only.
10. This is a limited time offer and this Campaign is valid from **11<sup>th</sup> August 2022 till 19<sup>th</sup> August 2022** the “Campaign Period”).
11. Customers may receive SMS from Konnect by HBL (Branchless Banking) short code 8425 and HBL short code 4250.
12. Customers must not share any PIN code, passcode, passwords, etc. associated with their accounts with anyone.
13. 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.
14. These Terms and Conditions shall be governed by the laws of the Islamic Republic of Pakistan.