

Terms & Conditions for 'Transact & Win'

1. Winners of the HBLPSL –Transact & Win scheme ("**Scheme**") shall be selected from the pool of Konnect accountholders (hereinafter referred to as the "**Konnect Accountholders**") and HBL accountholders ("**HBL Accountholders**") who qualify as per the Scheme details mentioned below ("**Eligible Customers**").
2. These Terms and Conditions (the "**Terms and Conditions**") shall apply to all Eligible Customers participating in the Scheme, and the Eligible Customer hereby consents to these Terms and Conditions through any such participation in the Scheme and agrees to HBL's right as the final decision making authority in all cases, with its decision being final and binding for all.
3. The Scheme duration is June 8th to June 21st 2021
4. To win the cashback reward in the 'Transact & Win' campaign, Konnect Accountholders who during June 8th to June 21st 2021
 - (i) Conduct at least one financial (monetary) transaction through Konnect of at least PKR 300 with the exception of following:
 - Funds Transfers
 - Cash in/Cash out

shall be Eligible Customers and from such pool of Eligible Customers HBL shall select three thousand (3,000) Eligible Customers who have conducted the highest number of transactions as per Clause 4(i) and award the first 1,500 such customers for each week of the campaign period 50% cashback capped at PKR 150 ("**Konnect Cashback Winners**").

5. To win the cashback award in the 'Transact & Win' campaign, HBL Accountholders who during June 8th to June 21st 2021:
 - (i) Perform the highest number of eligible financial (monetary) transactions through HBL Mobile/ Internet banking, with the exception of following:
 - Funds Transfers (HBL to HBL, own Account and Inter Bank)
 - Credit card only customer

shall be Eligible Customers and from such pool of Eligible Customers HBL shall select five hundred (500) Eligible Customers who have conducted highest number of transactions as per Clause 5(i) and award the first 250 such customers for each week of the campaign period a cashback of PKR 1,000 each ("**HBL Cashback Winners**").

6. Konnect Cashback Winners and HBL Cashback Winners shall collectively be referred to as **"Winners"**.
7. Customers are eligible for cashback only once during the campaign life.
8. HBL shall announce all Winners on its respective HBL and Konnect Facebook pages, as applicable.
10. Entries subject to eligibility shall be made according to the product usage as per required criteria mentioned under "Eligibility Criteria" HBL Mobile and Konnect section.
11. The cashback amount shall be credited in the Winnerr's HBL/Konnect account as appropriate/applicable within a week of the last day of the weekly cycle.
12. If the Winner's account with HBL has been closed, blocked, blacklisted (or either), that Winner shall be immediately disqualified and no cashback will be disbursed to that individual in any case.
13. HBL, at its sole discretion may at any time discontinue this Scheme and may revise these Terms and Conditions for any reason whatsoever, by updating HBL's website. The Eligible Customers are bound by any such revisions and should therefore periodically visit HBL's website to review the current Terms and Conditions.
14. Employees of HBL shall not be eligible to enter the Scheme.
15. This Scheme shall be governed by and construed in accordance with the laws of Pakistan.