

## Utility Bill Payment Campaign | Habib Bank Limited

### **TERMS AND CONDITIONS FOR KONNECT HBLPSL Utility Bill Payment (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 (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. Perform maximum number of Utility Bill Payment Transactions through USSD Channel, Asaan Mobile Account (AMA) during the Campaign Period to win a HBLPSL Merchandise ("**Transaction**").
3. Customers paying more than 2 Utility Bills during the Campaign will be eligible.
4. Following type of Transactions will be counted in Utility Bill Payments:
  - a. Electricity
  - b. Water
  - c. Gas
  - d. Telephone
  - e. Internet
5. Partial bill payment will not be considered an eligible Transaction.
6. Top 100 customers with the most count of bills paid at the end of the Campaign will receive a HBLPSL Merchandise.
7. Top 10 Customers will win HBLPSL branded Balls, the next 20 will win HBLPSL branded small Bats, and remaining Customers will win HBLPSL branded Keychains.
8. The HBLPSL Merchandise will be non-transferable.
9. HBL will not be responsible in ensuring that Customer receives their favorite team's merchandise.
10. Customers will only be eligible for the HBLPSL Merchandise once during the Campaign.
11. Merchandise will be disbursed 30 days after the end of the Campaign Period.
12. HBL may use multiple modes of communication for the Campaign, including but not limited to social media, applications, agent location, SMS, etc.
13. If the Customer's account with HBL has been closed, blocked, dormant, 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 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 the Customer will be notified 30 days prior but should also periodically visit HBL's website and the Konnect webpage to review the current Terms and Conditions.
15. The reward shall only be applicable on Transactions conducted through Asaan Mobile Account (AMA) by dialing the USSD Code \*2262#.
16. The reward shall only be applicable on Transactions conducted by Customers of Konnect by HBL.
17. The Campaign is applicable to Customers residing in Pakistan only.

18. There will only be 1 delivery attempt made to deliver the merchandise to the Customer. No further delivery attempts will be made if the Customer is not available to receive the merchandise in the first attempt.
19. The merchandise will be delivered on the addressed registered on Customer's CNIC and provided to Konnect by HBL at the time of their registration.
20. HBL Staff is not eligible for this campaign.
21. This Campaign is valid from 13<sup>th</sup> February 2023 to 19<sup>th</sup> March 2023, (the "**Campaign Period**").
22. Customers may receive SMS from Konnect by HBL (Branchless Banking) short code 8425.
23. Customers must not share any PIN code, passcode, passwords, etc. associated with their accounts with anyone.
24. 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.
25. These Terms and Conditions shall be governed by the laws of the Islamic Republic of Pakistan.