

TERMS AND CONDITIONS FOR TELENOR & HBL CAMPAIGN (THE "CAMPAIGN")

1. These Terms and Conditions (the "**Terms and Conditions**" or "**T&Cs**") shall apply to those customers who through HBL Mobile or Konnect Mobile Applications conduct the Transaction laid down in Clause 2 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. Customers who conduct prepaid recharge of minimum Rs. 100/= for Telenor numbers using Konnect Mobile App and/or HBL Mobile App) (the "**Transaction**") shall get free 50 min & 500 SMS ("**Reward**").
3. Before logging into app to conduct the Transaction, Customers will have to dial a string: *345*260# via their mobile phones. Customers will not be able to avail the Reward if the said string is not dialed.
4. Rewards will be disbursed to Customers by Telenor within 48 hours of recharge.
5. Customer shall be redirected to Telenor customer complaint center if recharge is not received within 48 hours of recharge.
6. HBL has the right to use multiple modes of communication for the Campaign, social media, applications, agent location, SMS, etc.
7. Only those Customers will qualify for the Reward who perform the Transaction as per the Campaign offers announced.
8. If the Customer's account with HBL has been closed, blocked, blacklisted (or either), that Customer shall be immediately disqualified.
9. 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.
10. The Campaign will be applicable to only those eligible Customers utilizing Branchless Banking – Konnect App, and/ or HBL Mobile.
11. The Campaign is applicable to Customers residing in Pakistan only.
12. Customers may receive SMS from Konnect by HBL (Branchless Banking short code) 8425 and HBL short code 4250.
13. Customers must not share any PIN code, passcode, passwords, etc. associated with their accounts with anyone.
14. 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 Transaction, the Campaign and the Reward.
15. Telenor and HBL may upon mutual agreement amend the T&Cs or discontinue/terminate the Campaign at any time at their discretion with prior intimation to Customer.
16. These Terms and Conditions shall be governed by the laws of the Islamic Republic of Pakistan.