

TERMS AND CONDITIONS FOR PREPAID RECHARGE CUSTOMER ENGAGEMENT CAMPAIGN (“CAMPAIGN”)

1. These Terms and Conditions (the “**Terms and Conditions**” or “**T&Cs**”) shall apply to all customers participating in the Campaign 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 unconditionally accept and agree to be bound by these Terms and Conditions.
2. Customers who conduct a prepaid mobile top-up of Rs. 200 or above for their Telenor number through Konnect Mobile Application, HBL Mobile or through Konnect Agent (the “**Transaction**”) shall be eligible to get an incentive in the form of mobile credit of amount equaling to tax deducted for their mobile top up. (“**Incentive**”).
3. The Incentive provided to customers for airtime is an incentive equal to tax amount and is an additional reward to customer but is not tax refund or tax back.
4. Minimum amount for the Transaction to be eligible for the Campaign is PKR 200.
5. The Campaign will be live on Konnect App, HBL Mobile and Konnect Agent channel from [5th November 2020] .
6. Customer recharging their mobile from above mentioned channels will need to dial a string to be eligible to receive the incentive equaling Tax amount. Pre Telenor load, Customer will dial a string <*400# > to become eligible to receive the incentive. .
7. Incentive equaling to tax amount deducted will be disbursed to Customer within three (3) working days by Telenor.
8. HBL has the right to launch customer engagement campaign for existing and new account which will be in terms of cashback reward.
9. HBL has the right to use multiple mode for communications for the Campaign; social media, applications, agent location, SMS, etc.
10. HBL has the right to decide all eligible Customers who have conducted the Transaction as per the Campaign offer.
11. All communications will be made in English. . (Social Media, English and Roman Urdu messages for In app and Push notification, Urdu and English Agent Posters).
12. Required communications/T&C’s will be uploaded on Facebook page and/or Konnect website as well.
13. Following are the only transaction types eligible for the Campaign:
 - Mobile Top-up/ Recharge: Telenor Prepaid Recharge only
14. Only those Customers will qualify for the Campaign who perform the Transaction as per the Campaign offers announced.
15. If the account with HBL has been closed, blocked, blacklisted (or either), that Customer shall be immediately disqualified.
16. HBL shall have the sole right to select rewards.
17. HBL reserve 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. The Customers shall be bound by any such revisions and should therefore periodically visit HBL’s website to review the current Terms and Conditions.

18. The Campaign will be applicable to only those eligible Customers utilizing Branchless Banking – Konnect App, Agent Channel and/ or HBL Mobile.
19. The Campaign is applicable to Customers residing in Pakistan only.
20. Customers may receive SMS from Konnect by HBL (Branchless Banking short code) 8425 and HBL short code 4250.
21. Customers must not share any PIN code, passcode, passwords, etc. with any one.
22. If the Customer is not credited with the mobile top-up pursuant to the successful completion of the Transaction, Customer may lodge a complaint with Telenor customer support on their helpline. HBL shall not be responsible or liable for the same.
23. 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.
24. These Terms and Conditions shall be governed by the laws of the Islamic Republic of Pakistan.