Terms & Conditions

HBL brings an exciting offer! Pay your bills through ATM and Mobile Banking and get a chance to win prizes worth up to PKR 50,000. Terms and Conditions to qualify for the lucky draw:

- 1. Pay at least 2 bills using ATM channel (includes Inter Bank Funds Transfer, Credit Card Payment and Bill Payment/Educational Payment)
- 2. Register on Mobile Banking
- 3. Pay at least 2 bills using Mobile Banking (Bill Payment/Educational Payment)
- 4. The more you pay bills through HBL ATM and Mobile Banking, the more you have chances to be a winner
- 5. One prize per winner
- 6. Winners will be contacted via phone call as available in Bank's record on a best effort basis. Hence all customers are requested to update their contact details wherever required. In case of no contact with the winner(s) by 31st Nov 2021, the prize will be cancelled
- 7. The prizes are non-transferable, non-refundable and non-redeemable for cash
- 8. Actual prize or product models may vary from the picture
- 9. Once a customer has won the prize, he/she cannot enter in subsequent lucky draw(s) again during this campaign period
- 10. Prize will be handed over to customer upon customer verification. Upon receiving the prize from branch, customer will provide written confirmation by signing the receipt available at the branch
- 11. HBL Bank will not be liable for any damage or loss suffered by the customer arising out of the use of the products offered in the promotion
- 12. The prizes do not include product/merchant/manufacturer warranties. And the Bank will not be responsible or liable to provide or arrange for product warranty for the prizes
- 13. HBL Bank Debit Card should be or become active during the campaign period and also at the time of lucky draw. Any account blocked or inactive due to any reason on the date of the lucky draw will not be entitled to participate in the lucky draw promotion
- 14. Supplementary Debit Card holders are also eligible for this campaign. However, the prize will be given to the primary card holder
- 15. HBL Debit Card, HBL Mobile Terms and Conditions apply
- 16. Bank's decision will be final and binding in every respect
- 17. For further details, please call our Contact Centre at (021) 111 111 425 www.hbl.com

Note: Campaign ends on 15th of October, 2021. 50 lucky winners will be selected based upon the qualifying criteria.