

## Konnect by HBL Dormant Customer Engagement Campaigns

Konnect Accountholders

### Terms and Conditions

1. HBL has the right to launch Customer Engagement Campaigns with cash back incentive.
2. HBL has the right to use multiple or one mode for communications for the Campaign; social media, applications, agent location, SMS, etc.
3. HBL has the right to decide the selection process of the winners of the campaign done via selection of all Eligible Customers who have conducted the required action as per the mechanics announced during the campaign period.
4. Winners of the Konnect by HBL Campaign shall be selected from the pool of registered dormant Accountholders who have conducted the required action as per the campaign offer.
5. These Konnect by HBL Terms and Conditions (the “**Terms and Conditions**”) shall apply to all Eligible Customers participating in the campaign, and the eligible customer hereby consents to these Terms and Conditions through any such participation in the campaign.
6. Customers who will be eligible for the campaign’s cashback rewards are:
  - Customers who haven’t performed any transaction since 1st October 2020 till launch of campaign;
  - Their account creation date has to be prior to 1st October 2020; and
  - Customers who perform a Mobile top-up transaction of PKR200 or more will be eligible for a cashback of PKR20.(hereinafter called “**Eligible Customers**”)
7. The cashback will be deposited in customer account within approx. 72hrs after the eligible transaction is conducted
8. Following are the transaction types eligible for the Cashback Rewards offered by Konnect by HBL Campaign:
  - Mobile Bill Payment
9. Following are the transaction types ineligible for the Cashback Rewards:
  - All other transactions except mobile top-up/bill payment
10. Only those customers will qualify as winners who perform required action as per the campaign offer announced during the campaign period and as per the campaign mechanics.
11. If the Winner’s account with HBL has been closed, blocked, blacklisted (or either), that winner shall be immediately disqualified, and an alternate winner may/may not be selected in his/her place or disqualified immediately.
12. HBL has the right to select set cashback rewards as per their requirement and campaign mechanics.
13. 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. The Customers shall be bound by any such revisions and should therefore periodically visit HBL’s website to review the current Terms and Conditions.
14. The Campaign will be applicable to only those Eligible Customers utilizing Branchless Banking.

15. The Campaign is applicable to Eligible Customers residing in Pakistan only.
16. Eligible Customers may receive SMS from Konnect by HBL (Branchless Banking short code or HBL Short code) 8425 in case of campaign being launched.
17. Eligible Customers must not share any PIN code, passcode, passwords, etc. with any one.
18. In case of any change in these Terms and Conditions, Eligible Customers shall be informed at least thirty (30) days prior to such change taking effect.
19. The Campaign duration is a month from the date of launch, that is, from 1<sup>st</sup> December 2020.