

Konnect by HBL Customer Transactional Cashback Campaign

Konnect Accountholders only.

Terms and Conditions

1. Konnect by HBL has the right to launch Customer Engagement Campaign for Existing and New Account which will be in terms of cashback reward.
2. Konnect by HBL has the right to use multiple mode for communications for the Campaigns; Social Media, Applications, Agent Location, SMS, etc.
3. Konnect by HBL has the right to decide all eligible customers who have conducted the required action as per the campaign offer.
4. Winners of the Konnect by HBL Transactional Cashback campaign shall be selected from the pool of registered active and existing Accountholders who have conducted the required action as per the campaign mechanics announced during the campaign period.
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 consent to these Terms and Conditions through any such participation in the campaign.
6. Any customer conducting a transaction of PKR 200 or more in the manner below shall be deemed an “eligible customer”.. The mechanisms for Transactional Cashback campaign are:
 - The customer has to conduct an eligible transaction of PKR 200 or more to receive PKR 10 cash back.
 - Customer can conduct as many eligible transactions as they like but the maximum cashback amount allowed per customer is capped at PKR200
 - The cashback will be deposited in customer account within approx. 72hrs after the eligible transaction is conducted.
 - Campaign goes live on the 20th of November, 2020
7. Following are the transaction types eligible for the Cashback Rewards offered by Konnect by HBL Campaign:
 - Broadband Bill Payment
 - Corporate Payment
 - Education
 - Electricity Bill Payment
 - E-Vouchers
 - Gas Bill Payment
 - Landline Bill Payment
 - Mobile Bill Payment
 - Water/Sanitation Bill Payment
 - Zakat/Donations
 - Loan Repayments
 - Online Shopping
 - Mobile Top-up/ Recharge
 - QR

- Retail payments
- Debit card
- Lifestyle payments (Current in-app integrations via widgets)

8. Following are the transaction types ineligible for the Cashback Rewards:

- IBFT
- Fund Transfer
- Cash deposit
- Cash Withdrawal

9. Only those customers will qualify as winners who perform the required action as per the campaign offers announced.

10. If the Winner's account with Konnect by 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.

11. Konnect by HBL have the right to select or amend the Cashback Rewards at its sole discretion.

12. HBL reserve the right to discontinue Campaigns at any time and may at any time revise these Terms and Conditions for any reason whatsoever by updating HBL's website. All eligible customers shall be bound by any such revisions and should therefore periodically visit HBL's website to review the current Terms and Conditions.

13. The Campaigns will be applicable to only those eligible customers utilizing Branchless Banking.

14. The Campaign is applicable to Eligible Customers residing in Pakistan only.

15. Eligible Customers may receive SMS from Konnect by HBL (Branchless Banking short code) 8425.

16. Eligible Customers must not share any PIN code, passcode, passwords, etc. with any one.

17. The Campaign duration will depend on the Campaign launched by Konnect by HBL Mobile which may be weekly, monthly or yearly.