

Annexure A(1) – Terms & Conditions for Consumer Facing Campaigns

1. Winners of the HBLPSL 8 – Register, Transact & Win Merchandise scheme (“**Scheme**”) shall be selected from the pool of HBL account holders (“**HBL Account Holders**”) who qualify as per the Scheme details mentioned below (“**Eligible Customers**”).
 2. These Terms and Conditions (the “**Terms and Conditions**”) shall apply to all Eligible Customers participating in the Scheme. The Eligible Customer hereby consents to these Terms and Conditions through any such participation in the Scheme and agrees to HBL’s right as the final decision-making authority in all cases, with its decision being final and binding for all.
 3. The overall duration of the Scheme is from 1st February to 19th March, 2023. For each separate campaign under the umbrella of this Scheme, the dates vary as such:
 - a. **Register & Transact to Win - Overall:** 16th Feb 2023 - 19th Mar 2023
 - b. **Register, Transact & Win for H@W Customers:** 16th Feb 2023 - 19th Mar 2023
 - c. **Make an Education Fee Payment to Win:** 1st Feb 2023 - Mar 19th 2023
 4. To win the prize in the “Register, Transact & Win” Merchandise campaign, HBL Account Holders, who during any day of this particular campaign register and make two (2) eligible transactions* on HBL Mobile or Internet Banking, will be eligible to win the merchandise through a lucky draw. Credit card only customers are not eligible for the campaign. Each winner will receive one (1) prize. The rewards will be dispatched to the customers after verification of details by HBL Phone Banking team.
- *Eligible transactions are all financial (monetary) transactions conducted through HBL Internet Banking and HBL Mobile, apart from funds Transfers (HBL to HBL, own Account and IBFT)
5. For employees of H@W client organizations, to win the prize in the “Register, Transact & Win for H@W Customers” Merchandise campaign, they have to register and conduct two (2) eligible transactions* on HBL Mobile or Internet Banking during the draw cycle (16th Feb - 19th Mar) to be eligible to win the merchandise through lucky draw. Only those H@W customers will be considered who have GD GD (HBL @ Work – Current Account) or CD (HBL Basic Current Account) account types. A minimum of 100 registrations (and eligible transactions) will need to be acquired from said organization(s) to qualify for the campaign, without which there will be no

winners from the said organization. There will be one winner from each qualifying organization, who will receive one prize, and the POC from each qualifying organization will also receive one (1) merchandise item as a token of appreciation for qualifying and participation. The respective POCs will be contacted with names of the winners and they will be responsible for giving away of the merchandise.

*Eligible transactions are all financial (monetary) transactions conducted through HBL Internet Banking and HBL Mobile, apart from funds Transfers (HBL to HBL, own Account and IBFT)

6. Customers making education fee payments, to win the prize in the “Make an Education Fee Payment to Win” campaign, will be required to make at least one (1) additional eligible transaction* to qualify after conducting their Education Fee Payment transaction. A minimum of 50 HBL Mobile users need to make fee payment directly through the app (not 1LINK or any other aggregator) for the respective institute to qualify for the campaign, without which there will be no winners at the said institute. The duration of this campaign will be 1st February - 19th March. There will be a total of two (2) winners from each qualifying institute. The rewards will be dispatched to the customers after verification of details by HBL Phone Banking team.

*Eligible transactions are all financial (monetary) transactions conducted through HBL Internet Banking and HBL Mobile, apart from funds Transfers (HBL to HBL, own Account and IBFT)

7. Customers are eligible to win only one merchandise during campaign life / Scheme duration.
8. HBL shall announce “**Register & Transact to Win - Overall**” campaign and “**Make an Education Fee Payment to Win**” winners on official HBL social media channel(s). Whereas winners of the “**Register, Transact & Win for H@W Customers**” campaign will be communicated to POCs of the respective organizations.
9. Winners, selected through lucky draw, will be contacted in the second week after the conclusion of HBLPSL 8, 19th Mar 2023. The merchandise shall be dispatched to the winners within the month of April, 2023. The timelines may be impacted in case there is delay in delivery of merchandise by the vendors or factors which are outside HBL’s reasonable control.
10. If the winner’s HBL account, from which transactions have been performed, has been closed, blocked or blacklisted, that Winner shall be immediately disqualified and no merchandise will be dispatched to that individual in any case.

11. HBL, at its sole discretion, may at any time discontinue this Scheme and may revise these Terms and Conditions for any reason whatsoever by updating HBL's website. The Bank's customers / Eligible Customers are bound by any such revisions and should therefore periodically visit HBL's website to review the current Terms and Conditions.
12. The winning merchandise will not be refundable and cannot be requested to be exchanged, or converted into money.
13. Prize merchandise is non-transferrable.
14. HBL will contact winners a total of three (3) times only on their numbers registered with HBL, and if a person fails to accept the call for any reason, their entry shall be revoked. No other person may accept the prize on their behalf. The prize will then go to one of the next eligible winners, who will similarly be contacted by HBL Phone Banking team.
15. If the winner chooses not to avail / accept the merchandise for any reason, their friends / family members will not be eligible to avail the prizes for them.
16. Winner authentication shall be based on verification against Computerized National Identity Card ("CNIC"), so only winners with a valid CNIC shall be entertained.
17. Employees of HBL shall not be eligible to enter the Scheme / qualify for the campaign.
18. These Terms and Conditions shall be governed by the laws of the Islamic Republic of Pakistan.

Annexure A(2) – Terms & Conditions for HBL Branches

1. These Terms and Conditions (the "**Terms and Conditions**") shall apply to all HBL branches and their staff. The branches and their staff hereby consent to these Terms and Conditions through any such participation in the Scheme and agree to HBL's right as the final decision-making authority in all cases, with its decision being final and binding for all.
2. For HBL branch staff, to qualify for the lucky draw to win a prize in the 'HBL Branch Staff to Encourage Registrations' campaign, they are to:
 - a. Beat 100% of the target allocated for the duration of the campaign (20th Feb - 19th Mar).

- b. Outperform other branches (in the same region) by demonstrating the highest growth in HBL Mobile registrations compared with its performance of the previous 30 days.
3. The duration of the campaign is from 20th Feb 2023 to 19th Mar 2023
4. BM / BOM of the winning branches will be intimated by the POC from Branch Banking team, who will also be responsible for presenting the merchandise to the winners.
5. The winning branches will also be announced through internal email.
6. HBL, at its sole discretion, may at any time discontinue this Scheme and may revise these Terms and Conditions for any reason whatsoever by updating HBL's website. The branches and their staff are bound by any such revisions and should therefore periodically visit HBL's website to review the current Terms and Conditions.
7. These Terms and Conditions shall be governed by the laws of the Islamic Republic of Pakistan.

Annexure B – FAQs for Consumer Facing Campaigns

1. Is it required to have an HBL Account to be eligible for this campaign?
Yes, it is required to be an HBL account holder to be eligible for this campaign.
2. What are the campaign dates?
 - a) The campaign duration for HBLPSL "Register, Transact & Win Merchandise" is Feb 16th Feb to Mar 19th, 2022.
 - b) The campaign duration for HBLPSL "Register, Transact & Win for H@W Customers" is Feb 16th Feb to Mar 19th, 2022.
 - c) The campaign duration for HBLPSL "Make an Education Fee Payment to Win" is Feb 1st Feb to Mar 19th, 2022.
3. Is the campaign for specific cities only?
No, it is valid across Pakistan for HBL Mobile / Internet Banking users / customers
4. How will I know I have qualified for the lucky draw?
No application is required to apply for the contest. If you meet the criteria, you shall automatically be eligible for the lucky draw for a chance to win exciting PSL merchandise.
5. How can I get a chance to win merchandise on HBL Mobile?
Lucky draw eligibility criteria for "Register, Transact & Win Merchandise":

Customers who have registered and performed 2 eligible transactions* on HBL Mobile / HBL Internet Banking between 16th February to 19th March qualify to be a part of the lucky draw and stand a chance to win exciting HBLPSL merchandise.

Lucky draw eligibility criteria for “Register, Transact & Win for H@W Customers”:

Employees of companies currently availing HBL @ Work services, who have registered and performed 2 eligible transactions* on HBL Mobile / HBL Internet Banking between 16th February to 19th March qualify to be a part of the lucky draw and stand a chance to win exciting HBLPSL merchandise.

Lucky draw eligibility criteria for “Make an Education Fee Payment to Win”:

Customers who have paid education fee and performed 1 eligible transaction*, on HBL Mobile / HBL Internet Banking between 1st February to 19th March qualify to be a part of the lucky draw and stand a chance to win exciting HBLPSL merchandise.

*Eligible transactions are all financial (monetary) transactions conducted through HBL Internet Banking and HBL Mobile, apart from funds Transfers (HBL to HBL, own Account and IBFT)

6. When will the HBL Merchandise be given?

The lucky draw will be conducted within a week (by 24th March, 2023) after the campaign(s) end on 19th March, 2023. Following that, HBL Phone Banking teams will start contacting the winners for confirmation and to ask for details in the following week (by 28th March, 2023). The merchandise will be dispatched within the month of April 2023 after all requirements* have been fulfilled.

7. How many times can a person win merchandise?

Eligibility for winning merchandise is only once during the campaign life and all products combined.

8. How will I know if I have won the merchandise?

Or

Where will the merchandise winner list be announced?

Winners of the “**Register & Transact to Win - Overall**” campaign will be announced on the HBL social media page

Winners of the “**Register, Transact & Win for H@W Customers**” campaign will be announced to the respective POCs of the qualifying organizations

Winners of the “**Make an Education Fee Payment to Win**” campaign will be announced on the HBL social media pages

9. Can I swap / give away my prize?

The winning merchandise will be non-refundable and cannot be requested to be exchanged, or converted into money / other rewards. Additionally, the prize merchandise is non-transferrable. Anyone other than the official recipient will not be able to utilize it in any capacity.

10. I saw my name in the winners' list announced on social media, but I have not been contacted yet for the prize. Why is that?

The selection of winners through the lucky draw was conducted on the basis of CNIC and the appropriate person has been contacted on the phone number registered with their HBL account. Kindly understand that many people have similar names, so it is a coincidence that your name matches the winner's name.

11. I am one of the winners. How will I receive my prize?

Register & Transact to Win – Overall: The winners will be announced on HBL's social media pages and merchandise will be dispatched to the winner's address confirmed by the winner via Phone Banking.

Register, Transact & Win for H@W Customers" campaign: The merchandise will be sent to POCs from HBL's partner organizations who will then distribute it to the winning employees.

Make an Education Fee Payment to Win campaign: The winners will be announced on HBL's social media pages and merchandise will be dispatched to the address confirmed by the them via Phone Banking.

12. I didn't apply for any prize. What is this promotion all about?

For information about the promotion log on to www.hbl.com/hblpsl