

Konnect by HBL Utility Bill Payment | Habib Bank Limited

TERMS AND CONDITIONS FOR KONNECT BY HBL Utility Bill Payment CAMPAIGN (The “CAMPAIGN”)

1. These Terms and Conditions (the “**Terms and Conditions**” or “**T&Cs**”) shall apply to those customers who participate in the Campaign as per the campaign mechanics and 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. Customer will receive up to PKR 50/- cashback upon paying Utility bills, through Konnect by HBL mobile application (the “**Transaction**”).
3. In this Campaign, the cashback will be tiered, the amount of cashback will start from PKR. 5/- on 1 utility bill and goes up-to PKR. 50/- on 3 utility bills.
 - a. The table below provides a grid of the eligible Transaction amount and its related cashback.

1st Month	1st cashback	2nd month	2nd cashback	3rd month	3rd cashback
1 utility bill	Rs.5	2 utility bills	Rs. 15	3 utility bills	Rs. 50

4. If the Customer pays one bill, he will get the cashback of PKR 5. If the same Customer pays two bills in the next month, he will get a cashback of PKR 15. If the same Customer pays 3 bills in the consequent month, he will get a cashback of PKR 50.
5. The Customer is eligible for cashback reward only once during the Campaign Period. The cashback amount will be calculated on the total number of utility bills that a Customer has paid during the Campaign Period.
6. The Campaign is applicable nationwide on all electricity, internet, gas, land-line / telephone, water and sewage bills.
7. New to bank customers who have registered app after the launch of the campaign and customers who haven't paid any bill on Konnect App since the last 2 months will be eligible for the cashback.
8. The cashback reward shall only be applicable on Transactions conducted by Customers through Konnect by HBL mobile application.
9. The cashback reward will be disbursed to the Customer one month after the end of the campaign.
10. HBL may use multiple modes of communication for the Campaign, including but not limited to social media, applications, agent location, SMS, etc.
11. Only those Customers will qualify for the Campaign who performed the Transaction as per the Campaign offers announced.
12. If the Customer's account with HBL has been closed, blocked, blacklisted (or/either), that Customer shall be immediately disqualified.
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 i.e. <https://www.hbl.com/> and the Konnect webpage i.e. <https://www.hbl.com/personal/konnect>. The Customers shall be bound by any such revisions

and should therefore periodically visit HBL's website and the Konnect webpage to review the current Terms and Conditions.

14. The Campaign will be applicable to only those eligible Customers utilizing Branchless Banking – Konnect by HBL mobile application.
15. The Campaign is applicable to Customers residing in Pakistan only.
16. HBL Staff is not eligible for this campaign.
17. This is a limited time offer and this Campaign is valid from 26th Feb 2024 till 26th May 2024 (the "Campaign Period").
18. Customers may receive SMS from Konnect by HBL (Branchless Banking) short code 84251 and HBL short code 42501.
19. Customers must not share any PIN code, passcode, passwords, etc. associated with their accounts with anyone.
20. By accepting these Terms and Conditions, the Customer also agrees to HBL's right as the final decision-making authority in all decisions regarding the Campaign and the processing of the Transaction.
21. These Terms and Conditions shall be governed by the laws of the Islamic Republic of Pakistan.