

Acquisition Campaign | Habib Bank Limited

TERMS AND CONDITIONS FOR KONNECT MOBILE TOP-UP 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 accept and agree to be bound by these Terms and Conditions.
2. Download and register on the Konnect by HBL App and conduct an eligible transaction and get PKR 100 cashback.
3. Following type of transactions will be counted in eligible transactions:
 - a. Mobile Top-Up
 - b. Utility Bill Payments (Electricity, Water, Gas, Internet, Telephone)
 - c. Government Payments
 - d. Insurance Payments
 - e. Corporate Payments (Corporate Collection)
 - f. Loan Repayment
 - g. Education Payments
4. Customers will only be eligible for the cashback once during the campaign.
5. The Campaign shall only be applicable for new account holders only.
6. Cashback will be disbursed 15 working days after the end of the Campaign.
7. HBL may use multiple modes of communication for the Campaign, including but not limited to social media, applications, agent location, SMS, etc.
8. 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 the Customer will be notified but should also periodically visit HBL's website and the Konnect webpage to review the current Terms and Conditions.
9. The Campaign will be applicable to only those eligible Customers utilizing Branchless Banking – Konnect By HBL Mobile Application.
10. The Campaign is applicable to Customers residing in Pakistan only.
11. This Campaign is valid from 20th November 2023 – 31st December 2023, (the "**Campaign Period**").
12. Customers may receive SMS from Konnect by HBL (Branchless Banking) short code 8425.
13. Customers must not share any PIN code, passcode, passwords, etc. associated with their accounts with anyone.
14. 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 processing of the Transaction.
15. These Terms and Conditions shall be governed by the laws of the Islamic Republic of Pakistan.