

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 accept and agree to be bound by these Terms and Conditions.
2. Customer will receive up to PKR 350/- cashback upon paying utility bills, through Konnect by HBL mobile application during the Campaign Period (the “**Transaction**”).
3. The minimum number of bills to pay to be eligible for the Campaign are 3 utility bills.
4. In this Campaign, the cashback will be tiered, the amount of cashback will start from PKR. 75/- on 3 utility bills and goes up-to PKR. 350/- on 11 utility bills or more.
 - a. The table below provides a grid of the eligible Transactions and its related cashback.

No. of bills	Entitled amount of cashback
3 utility bills	Rs.75
4 utility bills	Rs. 125
5-7 utility bills	Rs. 175
8-10 utility bills	Rs. 200
11 utility bills or more	Rs. 350

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 October 19, 2022 to November 20, 2022 .
6. The Campaign is applicable nationwide on all electricity, internet, gas, land-line / telephone, water and sewerage bills.
7. The cashback reward shall only be applicable on Transactions conducted by Customers through Konnect by HBL mobile application.
8. The cashback reward will be disbursed to the Customer in his/her account after a month after the eligible Transaction is conducted.
9. HBL may use multiple modes of communication for the Campaign, including but not limited to social media, applications, agent location, SMS, etc.
10. Only those Customers will qualify for the Campaign who performed the Transaction as per the Campaign offers announced.
11. If the Customer’s account with HBL has been closed, blocked, blacklisted (or either), that Customer shall be immediately disqualified.
12. 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.

13. The Campaign will be applicable to only those eligible Customers utilizing Konnect by HBL mobile application.
14. The Campaign is applicable to Customers residing in Pakistan only.
15. This is a limited time offer and this Campaign is valid from October 19, 2022 to November 20, 2022. (the "**Campaign Period**").
16. Customers may receive SMS from Konnect by HBL (Branchless Banking) short code 84251 and HBL short code 42501.
17. Customers must not share any PIN code, passcode, passwords, etc. associated with their accounts with anyone.
18. 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.
19. These Terms and Conditions shall be governed by the laws of the Islamic Republic of Pakistan.