

**TERMS AND CONDITIONS FOR HBL CASHBACK UTILITY BILL PAYMENT (“UBP”) 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 (as 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 cashback amount of PKR. 200/- upon conducting 3 utility bill payment transactions of at least PKR. 400/- each through Konnect Mobile Application or Konnect Agent (“**UBP Transaction**”), during the Campaign period.
3. Customer will be eligible to receive cashback reward only once during the Campaign period.
4. The minimum amount of UBP Transaction to be eligible for the Campaign is PKR. 400/- each and the cashback is capped at PKR. 200/-.
5. Following are the eligible UBP Transaction types:
  - a. Broadband Bill Payment
  - b. Electricity Bill Payment
  - c. Gas Bill Payment
  - d. Landline Bill Payment
  - e. Water & Sanitization Bills
6. The cashback reward shall only be applicable on the UBP Transaction conducted by the Customer through Konnect Mobile Application.
7. The amount of cashback reward will be disbursed to the Customer in his/her account within 10 days after the eligible transaction is conducted.
8. HBL may use multiple modes of communication for the campaign, including but not limited to social media, applications, agent location, SMS, etc.
9. Only those Customers will qualify for the Campaign who performed the UBP Transaction as per the Campaign offers announced.
10. If the Customer’s account with HBL has been closed, blocked, blacklisted (or either), that Customer shall be immediately disqualified.
11. 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 and the Konnect website. The Customers shall be bound by any such revisions and should therefore periodically visit HBL’s website and the Konnect website to review the current Terms and Conditions.
12. The Campaign will be applicable to only those eligible Customers utilizing Branchless Banking – Konnect Mobile Application.
13. This is a limited time offer and shall expire upon exhaustion of allocated budget.
14. The Campaign is applicable to Customers residing in Pakistan only.
15. Customers may receive SMS from Konnect by HBL (Branchless Banking short code) 8425 and HBL short code 4250.

16. Customers must not share any PIN code, passcode, passwords, etc. associated with their accounts with anyone.
17. By accepting these Terms and Conditions, the Customer also agree to HBL's right as the final decision-making authority in all decisions regarding the processing of the UBP Transaction.
18. These Terms and Conditions shall be governed by the laws of the Islamic Republic of Pakistan.