

## Konnect by HBL Utility Bill Payment Customer Engagement Campaign

Konnect Accountholders

### Terms and Conditions

1. Konnect by HBL has the right to launch Customer Engagement Campaign for Existing and New Account which will be in terms of cashback reward.
2. Konnect by HBL has the right to use multiple mode for communications for the Campaigns; Social Media, Applications, Agent Location, SMS, etc.
3. Konnect by HBL has the right to decide all eligible customers who have conducted the required action as per the campaign offer.
4. Winners of the Konnect by HBL Utility bill payment campaign shall be selected from the pool of registered active new and existing Accountholders who have conducted the required action as per the campaign mechanics announced during the campaign period.
5. These Konnect by HBL Terms and Conditions (the “**Terms and Conditions**”) shall apply to all eligible customers participating in the campaign, and the eligible customer hereby consent to these Terms and Conditions through any such participation in the campaign.
6. Type of transactions will depend on the campaign mechanisms. The mechanisms for Utility bill payment are:
  - The customer has to conduct two (2) Utility Bill Payments, on third (3rd) Utility Bill Payment the customer will receive 25% of the cumulative bill amount as cash back, but capped at PKR 50.
  - Customer will only receive the cashback once, and will be eligible for another cashback next month (next billing cycle).
    - Billing cycle refreshes on the 1<sup>st</sup> of month
  - There are five (5) type of bills that will be considered as eligible, list of the same are provided below.
  - The cashback will be deposited in customer account within approx. 72hrs after the eligible transaction is conducted
  - Campaign goes live on the 16<sup>th</sup> of October, 2020
  - Duration of the campaign is 3 months (Oct – Dec)
7. Following are the transaction types eligible for the Cashback Rewards offered by Konnect by HBL Campaigns:
  - Broadband Bill Payment
    - Excluding PTCL EVO broadband prepaid & NayaTel.
  - Electricity Bill Payment
  - Gas Bill Payment
  - Landline Bill Payment
  - Water/Sanitation Bill Payment
8. Following are the transaction types ineligible for the Cashback Reward offered:
  - Corporate Payment
  - Education

- E-Vouchers
  - Mobile Bill Payment
  - Zakat/Donations
  - Loan Repayments
  - Online Shopping
  - Mobile Top-up/ Recharge
  - DR Send/Receive
  - IBFT
  - Fund Transfer
  - QR
  - Retail payments
  - Debit card
  - Lifestyle payments (Current in-app integrations via widgets)
9. Only those customers will qualify as winners who perform the required action as per the campaign offers announced.
  10. If the Winner's account with Konnect by HBL has been closed, blocked, blacklisted (or either), that winner shall be immediately disqualified, and an alternate winner may/may not be selected in his/her place or disqualified immediately.
  11. Konnect by HBL have the right to select Cashback Rewards.
  12. HBL reserve the right to discontinue Campaigns at any time and may at any time revise these Terms and Conditions for any reason whatsoever by updating HBL's website. The winners shall be bound by any such revisions and should therefore periodically visit HBL's website to review the current Terms and Conditions.
  13. The Campaigns will be applicable to only those eligible customers utilizing Branchless Banking.
  14. The Campaign is applicable to Eligible Customers residing in Pakistan only.
  15. Eligible Customers may receive SMS from Konnect by HBL (Branchless Banking short code) 8425.
  16. Eligible Customers must not share any PIN code, passcode, passwords, etc. with any one.
  17. The Campaign duration will depend on the Campaign launched by Konnect & HBL Mobile which may be weekly, monthly or yearly.