

Terms & Conditions

- These Terms and Conditions for the Personal Loan Campaign (“T&Cs”) of Habib Bank Limited (“HBL”) shall apply to all HBL customers who have applied for an HBL Personal Loan using their HBL mobile application (“Eligible Customers”) from [14th August, 2020] to [12th September, 2020] (the “Campaign Period”).
- Each Eligible Customer by way of engaging or participating in the Campaign agrees to enter into the lucky draw and agrees and accepts to be bound by these T&Cs.
- HBL shall conduct lucky draws to randomly select a total of [120] winners of the Personal Loan Campaign (“**Winners**”) from the pool of Eligible Customers during the Campaign Period. Four (4) Winners shall be selected through each lucky draw taking place daily during the Campaign Period.
- HBL shall contact the Winners on their registered contact number with HBL, to confirm the Winner’s Computerized National Identity Card (“CNIC”) number.
- Prizes shall be issued in the name of the Winner only.
- Winner’s eligibility criteria is as per the criteria defined on the HBL website located at [<https://www.hbl.com/loanviamobile>].
- If the Winner cannot be reached through their registered contact number by HBL after three (3) attempts, the Winner’s entry shall be deemed revoked.
- All prizes and entries awarded to Winners are non-transferrable.
- If the Winner cannot avail the prize for any reason, the Winner entry shall be deemed revoked.
- Prizes awarded under the Personal Loan Campaign are not subject to cash redemption.
- Winner authentication shall be based on verification against the CNIC number.
- Winners must have a valid CNIC and must present the same to collect their prize from a designated branch.
- To collect the prize, Winner may personally visit HBL regional head office or HBL’s representative shall deliver it to him/her.
- Only Eligible Customer entries (as per the defined and communicated criterion) shall be subject to the lucky draw.
- HBL staff are not eligible for participation in the Personal Loan Campaign.
- HBL may at any time any without assigning any reason therefor discontinue the Personal Loan Campaign entirely, or disqualify any Eligible Customer and/or Winner, without providing any reason for such disqualification.
- HBL shall reserve the right to revise these T&Cs at any time, on HBL’s website (accessible at [<https://www.hbl.com/loanviamobile>]), and each Eligible Customer shall be deemed to have consented to such revisions, upon continued participation in the Personal Loan Campaign. It shall be the obligation of each Eligible Customer to keep himself /herself updated of all such revisions in the T&Cs.
- Prize will be given at the discretion of HBL and the prize awarded to the Winner shall be final and cannot be changed by the Winner.
- By accepting these Terms and Conditions, the Eligible Customers acknowledges that HBL’s right as the final decision making authority in all cases, with its decision being final and binding for all.