

**TERMS AND CONDITIONS FOR INTERNATIONAL WOMEN'S DAY CAMPAIGN**

1. These Terms and Conditions (the "Terms and Conditions" or "T&Cs") shall apply to those women customers who perform a transaction through Konnect Mobile Applications (the "Transaction"). 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. The campaign is especially designed for International Women's Day Campaign, valid for one day only i.e. 8<sup>th</sup> March 2021, for female Customers.
3. Female Customers who perform transaction via the Konnect Mobile Application will be eligible to enter a lucky draw to win the iPhone 12.
4. There is no limit to minimum Transaction size.
5. Each Transaction will count as one draw to lucky draw. More number of Transactions means more chances to win.
6. All Transactions via Konnect Application are eligible for the draw except cash in, cash out & funds transfers.
7. HBL has the right to use multiple modes for communications for the campaign i.e. through social media, applications, agent location, SMS, etc.
8. Only those Customers will qualify for the campaign who shall perform the Transaction as per the campaign offers announced.
9. If the account with HBL has been closed, blocked, blacklisted (or either), the Customer shall be immediately disqualified.
10. HBL reserves the right to discontinue the said 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.
11. The campaign will be applicable to only those eligible Customers utilizing Branchless Banking – Konnect App.
12. The campaign is applicable to Customers residing in Pakistan only.
13. Customers may receive SMS from Konnect by HBL (Branchless Banking short code) 8425 and HBL short code 4250.
14. Customers must not share any PIN code, passcode, passwords, etc. associated with their accounts with anyone.
15. 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 Transaction.
16. These Terms and Conditions shall be governed by the laws of the Islamic Republic of Pakistan.