

## Terms & Conditions (T&Cs)

### 1. Eligibility:

- The Campaign is open to individuals receiving remittances in Pakistan via HBL during the Campaign Duration.
- Employees of HBL, their immediate family members, and associated agencies are not eligible to participate.

### 2. Campaign Duration:

The Campaign runs from 1st Ramadan to 30th Ramadan 2025.  
Transactions made outside this period will not be considered.

### 3. Winner Selection:

Winners will be selected through weekly lucky draws.  
The decision of HBL regarding the selection of winners will be final and cannot be contested.

### 4. Prize Distribution:

Cash prizes will be transferred to the winner's HBL account or cheque.  
Other prizes (motorbikes, LED TVs, mobile phones) will be distributed through designated branches.

*\*If a winner does not claim their prize within 30 days, HBL reserves the right to disqualify them.*

### 5. Publicity & Marketing:

By participating, winners agree to allow HBL to use their names and images for marketing purposes.  
HBL reserves the right to publish winners' details on its website and social media platforms.

### 6. Fraudulent Activity:

Any attempt to manipulate or abuse the Campaign will result in disqualification.  
HBL reserves the right to investigate and act against fraudulent transactions.

### 7. Taxation & Legal Compliance:

All applicable taxes will be deducted by the bank

### 8. General Conditions:

- 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
- HBL is the final decision-making authority for the Campaign and processing of the Transaction.
- The Campaign is applicable to customers residing in Pakistan only.
- These Terms and Conditions shall be governed by and construed in accordance with the laws of Pakistan
- HBL will not be responsible for any technical issues that may affect participation.

## Frequently Asked Questions (FAQs)

### **1. What is the HBL Ramazan Millionaire Campaign?**

The HBL Ramazan Millionaire Campaign (“Campaign”) is a promotional campaign where beneficiaries receiving remittances via HBL during Ramadan have a chance to win exciting prizes, including a grand prize of PKR 1 million each week.

### **2. What is the duration of the Campaign?**

The campaign runs for one month, from 1st Ramadan to 30th Ramadan 2025.

### **3. Who can participate?**

All individuals in Pakistan who receive remittances through HBL during the campaign period are eligible to participate.

### **4. How can I participate in the Campaign?**

To participate, simply receive remittances from abroad through HBL during Ramadan. The more transactions you receive, the higher your chances of winning.

### **5. What are the prizes?**

The prizes include:

- Mega Prize: PKR 1 million each week
- Weekly Prizes:
  - Motorbikes (winners per week)
  - LED TVs (winners per week)
  - Mobile Phones (winners per week)

### **6. How will winners be selected?**

Winners will be selected through a lucky draw every week during the Campaign period.

### **7. How will winners be informed?**

Lucky draw Winners will be contacted via their registered phone numbers by HBL’s official team. The names of winners may also be announced on HBL’s official website and social media pages.

### **8. Do I need to register for the campaign?**

No separate registration is required. If you receive a remittance through HBL during Ramadan, you will be automatically eligible.

### **9. Can I increase my chances of winning?**

Yes! The more transactions you receive during the Campaign period, the more chances you have of winning.

### **10. Are there any charges for participating in this Campaign?**

No, participation in this Campaign is completely free.

### **11. Can I win more than once?**

Yes! If you receive multiple remittances, you have multiple chances to win.

### **12. How will the winners receive their prizes?**

Cash prizes will be transferred to the winner’s HBL account. Other prizes will be delivered through designated HBL branches.

### **13. What if I don’t have an HBL account?**

If you win, you may need to open an HBL account to receive your prize.

### **14. Who should I contact for more information?**

You can reach out to HBL’s customer service helpline or visit your nearest HBL branch.