Terms & Conditions for HIP:

- Cardmember's CNIC copy will be required as proof of identification at the time of delivery
- Product will be delivered at the address of the customer registered with HBL by the vendor
- Product delivery is nationwide
- Product warranty will be as per company warranty card
- Offer is valid for the products mentioned on the website only and is subject to change at the banks sole discretion
- This offer is valid for a limited time only.
- Delivery of product is subject to the availability of stock and colours
- Prices are subject to change without any prior notice. However, if Cardmember has already booked the product and is awaiting delivery, then such a Cardmember will not be affected by the price revision
- Processing fees of PKR 700 + FED will be applicable per transaction. For updated charges, please refer to the schedule of bank charges on the website
- Offer is subject to all applicable HBL CreditCard Terms and Conditions
- HBL will not be responsible for any complaints or liabilities whatsoever that arises with respect to products purchased using this offer
- Cardmember's installment amount shall appear as part of the minimum amount in subsequent HBL CreditCard statements
- Cardmember should check the product thoroughly for any damage at the time of delivery and report the issue on the delivery receipt and to the delivery personnel to file a product replacement claim to the vendor