

1. What is FirstPay?

FirstPay is an android/IOS based smart phone application. This application lets you create, access and manage your wallet account held or opened with HBL Microfinance Bank Ltd (HBL MfB) quickly and securely from your smartphone 24 hours a day. FirstPay is a safe, free and convenient way of banking with HBL Microfinance Bank Ltd (HBL MfB). This application brings the banking on your fingertips by allowing Inquiries from registered wallet accounts and funds transfer etc.

2. Why should I use FirstPay?

FirstPay is designed to simplify the way conventional banking is done. So, whether you are at home, office or even if you are on the go, it can meet your below mentioned banking needs with just few taps on the smartphone:

- **Create your wallet account**
- **View your account balance and recent transactions/ statement**
- **Manage Funds via Push/Pull Funds between your FirstPay Wallet & HBL MfB Conventional Banking Account**
- **Transfer funds from your FirstPay wallet account to other HBL MfB wallet accounts**
- **Transfer Funds from FirstPay wallet Account to HBL MfB Conventional Banking Account**
- **Transfer Funds from FirstPay Wallet Account to Member Bank Accounts through IBFT**
- **Make payment of Utility Bills, Mobile Top Up (prepaid/post-paid)**
- **Request Debit Card**
- **Debit Card Activation/ Pin Generation/ Blocking**
- **Request Money from a friend**
- **Book ticket for travel and entertainment through Book Me feature of mobile application**
- **Avail discounts**
- **Invite a friend to use FirstPay**
- **Dispute a Transaction**
- **Initiate/ participate in digital committee**
- **Apply for Nano Loan**

3. What services can I avail using FirstPay?

- **View Transaction History**
- **View Wallet Balance**
- **View Account Statement**
- **View Total, Consumed & Remaining limits**
- **Bill Payments | Utility Bills/ Mobile Top Up (prepaid)/ Mobile Bill (post-paid)**
- **Inter Bank Funds Transfer**

- **Local Fund Transfer (Wallet to Wallet & Wallet to Conventional Banking Account)**
- **Request for Debit Card through application**
- **Debit Card Activation/Blocking, Pin Generation**
- **Request Money from a friend**
- **Book ticket for movies and travels online through Book Me feature**
- **Avail discounts**
- **Invite a friend to use FirstPay**
- **Dispute a Transaction**
- **Initiate/Participate in Digital Committee**
- **Apply for loan through Nano Loan feature**
- **SMS Alerts**
- **Fingerprint Login**
- **Quick Pay**
- **Awaz Webcasting Service**
- **Weather Update**
- **FAQs**
- **Terms & Conditions**
- **Contact Us**

4. Who is eligible for FirstPay?

In order to get registered with FirstPay, the

customer must; • **Be a Pakistan national of 18+**

years of age.

- **Have a valid CNIC/NICOP or SNIC.**
- **Comply with the other criteria laid down by the State Bank of Pakistan including those set forth in the Branchless Banking regulation.**
- **Have to accept these Terms and conditions governing the use of the Service.**
- **The customer can call at HBL MfB Contact Center (0800-42563) for suspension of account, the blocking of funds or wallet management as per customer's requirement.**
- **Have an active and valid Mobile Number which needs to be registered with HBL MfB for availing FirstPay services (hereinafter referred to as "Registered Mobile Number/SIM").**
- **Have confirmed that mobile number provided for the opening of Mobile Wallet is in his/her ownership and usage and he/she will keep it with his/her name until he/she is using FirstPay Services**

5. What do I require to use FirstPay?

You need following to use the FirstPay application:

- **Must have successfully created FirstPay account through self-registration or by visiting nearest HBL MfB branch**
- **Compatible android/IOS device**
- **Internet Connection**
- **A valid Mobile Number to register with HBL Microfinance Bank Ltd.**

6. Are there any charges for using FirstPay?

There is no registration or additional charges for downloading or using the FirstPay application. However, standard transaction/services charges will be applicable on performing transactions or availing certain banking services through FirstPay as per the Schedule of Charges. The certain activities for using FirstPay will require use of your SMS services that may be subject to charge by network service provider in line with your package plan or Network service provider charge/billing mechanism. FirstPay will provide due caution through confirmation notifications for such activities where such network services will be used and may be subject to charge by Network Service Provider.

7. Is number portability supported for FirstPay?

Number portability is not an issue for FirstPay, user of any cellular network can use FirstPay without any inconvenience.

8. Do I Need a specific mobile/ internet connection for using FirstPay?

No, this service will work for all type of internet connections i.e. either internet connection or mobile data connection.

9. Do all Android/IOS Operating systems support FirstPay?

Yes, but latest/updated versions are recommended for better performance of application, as in some older version application may not work properly.

10. How secure is my information/money?

We value your privacy and take great care to ensure your data is protected via multiple encryption layers and accessible to the registered user through the login process

11. Where do I find the Terms & Conditions (T&Cs) for this service?

The Terms and Conditions (T&Cs) are displayed at the time of registration/ activation process and by activating the FirstPay, you would have already agreed to the same. If you want to view Terms & Condition anytime in future the same may be accessed from the side menu in the FirstPay Application.

12. How Do I Start Using FirstPay?

- **Wallet Creation at Branches**

In order to create wallet you may visit authorized HBL MfB Branches, where HBL MfB staff will create your wallet after biometric verification. The wallets opened from branches will be biometrically verified and will be opened in Level-1 in pre-activated status. Once wallet has been created you may download FirstPay application Android/IOS store and register to device by following the signup process.

- **Self-Registration/Activation**

FirstPay registration/activation is a self-service process available to you on the FirstPay application as well. You just need to download the application from the Android/IOS store and follow the registration process by taping on the “Sign

UP” option. During the Registration process you need to provide the required information, which includes, CNIC Number, Valid Mobile Number, and additional personal Information for verification. In case of successful verification of your provided credentials, you will be required to input the One Time Password (OTP) sent via SMS to your registered mobile number. After successful verification, you need to set the password for secure login to FirstPay, on successful registration a verified notification will appear otherwise; appropriate error message will be prompted. In self-registration process your Wallet is opened as Level 0 Account. Transactional Limits of level 0 will be applicable.

13. What is OTP?

OTP is an additional security layer for verification of customer at the time of registration of application or performing certain financial transactions. It is a random 4 numeric character code sent through HBL MfB short Code '6969 or '8463' or 'HBLMFB' that can only be used once and is sent only to your registered mobile number in FirstPay. OTP can be used only once for authentication of certain transactions requiring OTP and will expire within 10 Minutes, if not used/verified due to any reason and if new OTP is generated due to any reason the previous will expire

14. What is benefit of OTP?

OTP provides another layer of online protection for you. If your login credentials have been compromised to a fraudster, the registration process will not be completed without the correct OTP that is only sent to your registered mobile number. This prevents others from accessing your FirstPay login on other devices. In addition to restricting unauthorized login to the account it will also secure certain transactions requiring OTP as an additional layer of security to perform any transactions.

15. What is OTP via Call?

While choosing OTP via Call service, you will receive an automated voice call from '042 3210 6969' on your registered mobile number that will communicate your OTP. This service will ensure 03 attempts for calling on your registered mobile number if the call is not answered. OTP Via call is more efficient mean of communicating the OTP to you as the success ratio for delivery of call is much higher than the SMS.

16. What if I am not getting OTP?

There might be multiple issues if you are not receiving the OTP on your registered number:

- **You are not using your registered number (the one which you used during registration/ activation)**
- **SIM card registered with HBL MfB at the time of account opening is not in your possession**
- **There is issue in SMS services at the end of your service**

provider • **There might be issue in SMS services of the HBL MfB**

Telecom vendor You can do following if you are experiencing issue in

getting OTP through SMS:

- **Try the option to get OTP via Call on your mobile screen**
- **Visit your nearest HBL MfB Branch to update contact information**
- **Call HBL MfB Contact Center 0800-42563 for further assistance**

17. How do I login for the first time?

After registration you just need to input your password to login the application.

18. How can I receive Funds in my Wallet?

You may follow any of the following channels to deposit funds in your FirstPay:

- **Receive funds from other HBL MfB Wallets**
- **Receive Funds from your own HBL MfB Conventional Banking Account**
- **Receive Funds from Other HBL MfB Conventional Banking Accounts**
- **Receive funds from your own Other Bank Accounts**
- **Receive Funds from other Bank Accounts**
- **Deposit Cash from authorized HBL MfB Branches**
- **Deposit Cash from nearest HBL Konnect Agent shop free of cost**

19. How can I utilize Funds from my Wallet?

You may follow any of the following channels to utilize funds from your FirstPay:

- **Transfer funds to other HBL MfB Wallets**
- **Transfer funds to your own HBL MfB Conventional Banking Account**
- **Transfer funds to other HBL MfB Conventional Banking Accounts**
- **Transfer funds to your own Other Bank Accounts**
- **Transfer funds to other Bank Accounts**
- **Purchase mobile top-ups/Pay Utility Bills**
- **Withdraw Cash from authorized HBL MfB Branches**
- **Withdraw Cash through FirstPay debit Card from any of the ATM across Pakistan**
- **Make purchases through FirstPay Debit Card from any of the POS outlet**
- **Send Money to your friend on his/her request**
- **Purchase online tickets**
- **Initiate a committee or participate in it**

20. Can I perform Cash Deposit/Withdrawal if my wallet is not biometrically verified?

Yes, you can perform cash deposit/Cash withdraw in your account even if your account is not biometrically verified provided you have your original CNIC with you. However, for Cash out/Cash withdrawal you also need your registered mobile number along with original CNIC as you will be required to provide OTP in order to process the transaction. Your monthly transaction limit for Cash in/ Cash out will be PKR. 25,000.

21. How many invalid login attempts does it take before access to FirstPay is locked?

FirstPay will be locked for 15 minutes, if there are 5 invalid login attempts in 15 minutes time span.

22. How long it take to logout my FirstPay Session?

In order to ensure your data account security, FirstPay, session will timeout after 120 seconds of inactivity. To avoid timing out please ensure activity in the session after you are logged in.

23. What If I have issues with downloading FirstPay?

You should check your internet connection or the Play Store/App Store login to make sure everything is working perfectly, otherwise you can contact HBL MfB Contact Center 0800-42563 for further assistance.

24. What if I am unable to successfully register to FirstPay?

If you are unable to register first time, you should check that your provided credentials should be same as with information provided with NADRA. If you are facing issues while re-registering, the information you are providing may not same as provided at time of first time registration with branchless banking system. In case you are unable to register even after providing correct information or waiting after requested time contact HBL MfB Contact Center 0800-42563 for further assistance.

25. What if I am unable to Login my FirstPay after registration?

Make sure you are using the correct login credentials/ passwords, your wallet status is active and you are connected to internet. You can contact HBL MfB Contact Center 0800-42563 for further assistance.

26. What if I forgot my Password?

In case you forgot your password then launch the FirstPay and select option “Forgot Password”. You have to follow the system guided screens for resetting your password.

27. What if I don’t logout the application?

FirstPay has an automated logout feature that will logout application if you close the application or the same remain inactive for 2 minutes.

In all such cases you will be required to re-login the application to use it further.

28. What security measures can I take to protect my information on FirstPay?

The steps you should take to secure your information include:

- **Logout FirstPay application every time you are done banking with the Mobile Application**
- **Protect your mobile device by applying security layers**
- **Do not store password on your mobile device**
- **Keep your Password/OTP confidential and do not share with anyone**
- **Don’t share OTP received on registered mobile number with anyone**
- **Factory reset or uninstall FirstPay Application at the time of device disposal**

29. What if I do not have access to/ lose my registered wallet number?

You should visit nearest branch to update your mobile number.

30. Will updating my Mobile number change my Wallet Number?

System will update your mobile number for OTP and transactional alerts, Wallet number will remain same.

31. Can I update my Mobile number through HBL MfB Contact Center?

You can avail this service through branch, where your number will be updated after biometric verification.

32. Can I see summary of Account?

You can view details of your FirstPay Wallet account on the Home Screen.

33. How do I check my balance?

After login to FirstPay application your available balance & last transaction will be shown along with your account detail on the Home Screen.

34. Where can I see my Statement of Account?

At “Home Screen” main menu, click on the “Statement” button to view your statement of account.

35. How many Transactions can I see on my Statement?

On Statement” screen you will view last 10 transactions chronologically, however, you can view more transaction by inputting date in the search filter available in the top header. You can give a date range of maximum one month in one go.

36. Can I use FirstPay from overseas?

Yes, you can access your account from anywhere. All you need is a compatible mobile device, an internet connection, access to your registered SIM and your FirstPay login credentials. Keeping in view the Bank’s information security strategy Bank may restrict overseas access at any time.

37. What kind of funds transfer facilities can I carry out through FirstPay?

You can avail following funds transfer services through FirstPay

- **Wallet to Wallet Funds Transfer**
- **Wallet to Conventional Banking Funds Transfer**
- **Wallet to other member Bank account transfer (IBFT to both wallet and conventional banking accounts)**

38. How can I transfer Funds within HBL MfB?

You can transfer funds into any of the HBL MfB account by using FirstPay as follows:

- **Login to FirstPay**
- **Tap on the “Local Fund Transfer” option on the Home Screen**
- **Input Beneficiary Account/Wallet number**
- **Enter the Amount needed to be transferred**
- **Select purpose of transaction**
- **Submit request for fund transfer**
- **Input OTP**
- **A confirmation needed to be done by pressing “Pay” button**
- **Fund Transfer Success message will be displayed on the screen in addition to the SMS delivery on the registered contact number of sender and beneficiary**

39. How can I transfer Funds to other member bank Accounts?

You can transfer funds to any of the member bank account by using FirstPay as follows:

Add Beneficiary:

In order to perform IBFT you first have to add beneficiary by following the below process:

- **Login to FirstPay**
- **Tap on the “IBFT” Button on the main Screen**
- **Tap on the add beneficiary button**
- **Select Beneficiary Bank from list**
- **Input beneficiary Account No**
- **Submit application for beneficiary addition**
- **View title details of beneficiary**
- **Input OTP received via Call/SMS in the respective field**
- **Input information in Nick Name, email ID (Optional) and Cell No of beneficiary**

(Optional) • Click Pay Now button to confirm addition of beneficiary Inter Bank

Fund Transfer:

Once beneficiary has been added the same will be available in the Quick Pay list of IBFT and you can send funds to the same by following the below process:

- **Login to FirstPay Application**
- **Tap on the Inter Bank Funds Transfer “IBFT” Button on the main Screen**
- **Click on the beneficiary already added through add beneficiary option**
- **Enter the Amount needed to be transferred**
- **Select reason/purpose of transaction**
- **Submit request for fund transfer**
- **A confirmation needed to be done by pressing “Pay”**
- **Fund Transfer Success message will be displayed on the screen in addition to the SMS delivery on the registered contact number**

40. What kind of Bills can be paid through FirstPay?

You can pay following types of bills from FirstPay:

Bill Payments | Broadband/ Education/ Electricity/ Gas Bill/ Government/ Insurance/ Investment/ Landline/ Online Shopping/ Water Sanitation/ Mobile top-up (prepaid & post-paid)/Any other available from time to time

41. When will the funds be available in the recipient's account?

The funds will be available immediately after the transfer. In the event of a delay please call HBL MfB Contact Center 0800-42563 for further assistance.

42. What are the Transaction limits on FirstPay?

Daily transaction limits for wallet are as follows:

Level of Wallet	Monthly Limit (PKR)		Yearly	Max
	Daily Limit (PKR)		Limit (PKR)	Balance (PKR)
Level-0	25,000	50,000	200,000	200,000
Level-1	50,000	200,000	-	-

Following are the transaction limits transaction wise that subject to availability of Wallet Limits defined above:

Transaction Type	Max No. of Transactions Per		
	Day	Max Per Transaction Limit	Max Per Day Limit
Local Funds-Wallet to Conventional			
Banking	99	PKR 25,000/-	PKR 50,000/-
Account/Wallet to Wallet			
IBFT	99	PKR 25,000/-	PKR 50,000/-
UBPS-Top-Up	99	PKR. 1,500/-	PKR 50,000/-
UBPS-Bills Payment		Actual Bill	

43. Is it safe to enter my Password/OTP on FirstPay Application as part of a transaction?

All information exchanged through FirstPay is encrypted. Encryption ensures information remains private (such as your Password, OTP or the transaction particulars you perform) between the bank’s systems and FirstPay. Using/sharing your Personal Credentials, password or OTP on some other application/website/email/SMS/online platform is strictly prohibited as it may result in compromise of your wallet and may result in financial losses.

44. Is it Safe to use FirstPay?

Yes. FirstPay provides a safe and secure way to bank.

- No information is stored on your mobile phone unencrypted, in case its stored it properly encrypted
- Password are never exposed even if your mobile phone is lost or stolen
- All transactions are secure since no transaction proceeds without your login

45. What are the best practices for security of using FirstPay?

- Memorize your password and don’t write it down
- Keep your password a secret and change it often
- Never respond to emails, calls or messages that request personal information, password or OTP

- **HBL Microfinance Bank Ltd.(HBL MfB Ltd.) will never inquire your wallet password or OTP by any means other than FirstPay login/transaction screen**
- **Avoid using public Wi-Fi to access your accounts through FirstPay**
- **Do not use the same password for all your online accounts**
- **Verify the authenticity of Bank Emails and SMS by ensuring they are being sent from HBL MfB.**
- **In the event that you receive any suspicious Email, call or SMS claiming that they are from HBL MfB don't respond to such inquiries, as HBL MfB will never inquire about your password, OTP or sensitive information via Email, SMS or Phone call.**
- **Report any suspicious activity on your account immediately to HBL MfB Contact Center 0800-42563 for further assistance**

46. What is Account Dormancy in Branchless Banking?

If a customer does not perform any financial transaction (Wallet to Wallet transfer, Bill Payment, Mobile Top Up, IBFT, Cash in/Out) or Non-Financial transaction (Mini statement, Balance Inquiry) for 1 year, System marks this account as Dormant.

47. How can a customer activate a dormant account?

Customer may visit branch and request for activation of dormant account. System will update account status from dormant to active after biometric verification and obtaining customer consent through OTP.

48. How can I request for Debit Card?

You may request for branchless banking Debit Card by clicking Card Request Option from FirstPay screen (Please select others from Home Screen. On next screen click Debit Card Management, Click Request Debit Card.)

49. Can I activate my FirstPay Debit Card through FirstPay mobile application?

Yes you can now activate your FirstPay Debit Card through FirstPay Mobile App. (Please select others from Home Screen. On next screen click Debit Card Management, Click Activation/ Blocking. On Next Screen, provide last four digits of your FirstPay Debit Card. Input OTP. Your Card will be activated. Don't forget to generate PIN for transactions)

50. What are other ways of activating FirstPay Debit Card?

You can activate your FirstPay Debit Card by any of these means;

- **Branchless Banking Mobile App**
- **HBL MfB's ATM**
- **HBL MfB's Contact Center (0800-42563)**

51. How Can I create PIN for my FirstPay Debit Card;

You can Create Pin for your FirstPay Debit Card by any of these means;

- **Branchless Banking Mobile App**
- **HBL MfB's ATM**
- **HBL MfB's Contact Center (0800-42563)**

52. What is Request Money Feature of FirstPay?

Through this feature you can digitally request for money from a friend who is also using FirstPay application.

53. From where I can see status of my requests sent for money to my friends?

You can view the status of your requests in Sent Requests Option from FirstPay screen. (Please select Others from Home Screen. On next Screen, Click Request Money, Click Sent Requests.)

54. Where do I view Money Request Sent by others to me?

You can view these requests in Received Requests Option from FirstPay screen. (Please select Others from Home Screen. On next Screen, Click Request Money, Click Received Requests.)

55. How does Invite a Friend Work?

Through this feature of FirstPay, you can invite your friends to download FirstPay Mobile application and avail BB Services of HBL MfB.

56. Can I send invite on a number twice?

No, you can send invite to one particular number once in a day.

57. Can I view my Transaction history through FirstPay?

Yes, you can view your transaction history by clicking Statement option from FirstPay. On statement screen, you can give a date range up to 1 month and view transactions performed in that particular time period.

58. How should I report my dispute if I am not satisfied with a transaction shown in my statement?

You can simply click that transaction. Application will show details of that transaction along with Dispute button. Click this Dispute button and lodge a dispute. HBL MfB will investigate and resolve this dispute.

59. Can I pay/repay my bills through FirstPay?

Yes, you can pay/repay your bills through My bills feature of FirstPay. You can use this feature by clicking My Bills option. (Please select Others from Home screen, Click Others from next screen, then click My Bills)

60. What is Fingerprint/Facial Authentication?

FirstPay allows you to sign-in your account by using fingerprint/Facial already registered on your device as a security layer. Once you have enrolled for and enabled fingerprint/Facial authentication, you will not be required to enter your password every time you sign-in to FirstPay if the fingerprint authentication is activated.

61. How can I enrol for fingerprint/Facial authentication?

Certain devices with built-in fingerprint/Facial scanners are eligible to enrol for fingerprint authentication. If your device meets the minimum requirements, you may select the option to use fingerprint/facial authentication and login to FirstPay and follow the instructions to enrol from the side menu option of Fingerprint Login.

62. How can I activate or deactivate fingerprint/Facial authentication?

Certain devices with built-in fingerprint scanners are eligible to enrol for fingerprint/facial authentication. If your device meets the minimum requirements, you may select the option to use fingerprint/facial authentication and login to FirstPay, Click Fingerprint Log in option from side menu and follow the instructions to activate or deactivate the same.

63. Can FirstPay access or store my fingerprints/facial?

FirstPay does not control device fingerprint/facial functionality nor has access to your fingerprint/facial.

64. Is it safe to use fingerprint/facial authentication if I share my device with another person?

Sharing your device with anyone who has saved a fingerprint/facial or knows your password gives that person access to your account(s).

We do not recommend using fingerprint/facial authentication if you share your device with someone.

65. FirstPay features will be accessible with fingerprint/facial authentication?

Fingerprint/Facial authentication is an alternative sign-in method to entering login password, so all functionalities available through password login will also be available on the Fingerprint/Facial Login.

66. Can I access FirstPay without using Password/fingerprint/facial authentication?

For your security, HBL MfB always require you to use your FirstPay password/ Fingerprint authentication to access the FirstPay.

67. How often should I download the FirstPay?

You'll only need to download the FirstPay once; however we will periodically release updates as we improve the application, so always refer to your Store notifications and keep your wallet updated.

68. How do I know a transaction has taken place?

For each transaction an SMS alerts from HBL MfB short code '6969' or '9463, or 'HBLMFB' mask sent to your registered mobile number. This is a formal acknowledgement from the bank after executing the transaction. In addition to this you can also check your statement to validate the settlement of transaction from your account.

69. What are the possible actions on which an SMS is sent to me?

You will receive the SMS notification on every FirstPay registration, re-registration, and on all financial transactions. Other than that, you may also get your OTP to perform certain transactions requiring OTP via SMS. In addition this HBL MfB may send product information, promotional, application security related messages from time to time.

70. Can I book my bus ticket through FirstPay Mobile App?

Yes you can apply for bus tickets through FirstPay. In order to Book a Ticket, please click BookMe option from applications screen.

71. What if I miss my bus, or bus cancels the departure, how will I get my Ticket Fee back?

If the bus cancels departure, your should contact BookMe helpline number. Your amount will be refunded. If you missed the bus due to late arrival or due to any reason whose onus is on you, then your amount won't be refunded. For more details please refer to Book Me Terms and Conditions which appear every time you book a ticket through FirstPay.

72. What is FirstPay Committee?

FirstPay Committee is a digital version of conventional committee which you use in your day to day life for saving purposes. The only difference here is that this committee will be initiated through FirstPay Mobile application and all the management of committee and draws will be done by system as per sequence defined by the initiator. You can check detailed Terms and Conditions of Committee Product once you initiate a Committee.

73. Can we apply loan through FirstPay?

Yes, you can apply small scale loans from PKR 500 up to PKR 10,000 for emergency needs. FirstPay has a feature called Nano Loans to facilitate lending for customers.

74. How can I apply for Nano Loan?

Applying for Nano Loan is quite simple and easy. Simply Log into FirstPay Mobile App, click Nano Loans option from Home screen and follow instructions for application of loan.

75. Who is eligible for Nano Loans?

Anyone who has Level 1 account level, maintains a relationship of at least 90 days with FirstPay, performed 3 debit and credit transactions and has age between 18 to 55 can apply for Nano Loan. It is also important to know that customer's credit history should be clear at the time of applying for loan.

76. What is tenure for Nano Loans?

Nano Loan is offered for a maximum of one month time period whereas it can be availed for a relatively shorter time period such as 1 day only.

77. How do we settle the loan amount?

You can settle your loan amount in any of the two ways;

- Keep the due amount in your wallet. System will automatically deduct this amount from your wallet on due date**
- Manually settle your loan amount any time before due date through Manual settlement option given in FirstPay application**

78. What are benefits of timely repayment?

The timely repayment of loan will ensure your better relationship with HBL MfB and you may be able to continue to get instant loan services with higher amounts in future. The timely repayment of loan guarantees better credit history and strong justification for services from other institutions as well.

79. What happens if I do not pay loan on due date?

It is really important to pay the due amount on due date because failure to do so may lead result in suspension of FirstPay services and you will be reported as defaulter to SBP & Credit Bureaus and you may not be able to get financial services from any of the financial institution in future. In case of any default Bank also reserve right to initiate legal action for recovery of due amount and any other charges applicable from time to time.

80. What happens if my mobile device is lost or stolen?

If your mobile device is lost or stolen and/or you feel your log in credentials may have been compromised, please call immediately at HBL MfB Contact Center 0800-42563 for further assistance.

81. What should I do if I have a query which is not answered here?

You can write us your query by clicking Contact Us section of FirstPay from app screen and or you can call at HBL MfB Contact Center 0800-42563 for further assistance.

82. How can I register my complaints/feedbacks/suggestions with HBL MfB?

You can register your complaints/feedbacks/suggestions with HBL MfB through any of the below channels:

- Visit "Contact Us" section of FirstPay application**
- Send email at complaints@hblmf.com**
- Call HBL MfB Contact Center 0800-42563**

- Send surf mail to “Manager Complaints Management Unit, HBL Microfinance Bank Ltd, 17th Floor, HBL Tower, Blue Area, Islamabad
- Fax at 051-2821817
- Visit our Website: www.hblmfb.com/complaints/

83. What is Complaint Resolution Process?

- All the complaints/queries/requests received from any of the channels are logged in Complaint Management System (CMS).
- An automated system generated SMS will be sent to the complainant on the provided mobile number containing the complaint tracking number and expected timelines of resolution.
- Complaint is routed to the concerned department, for resolution.
- If complaint is not resolved by end of 10th working day, an interim response will be provided to the complainant via appropriate channel.
- Upon resolution, CMU reviews the resolution details and if resolution is satisfactory, informs the customer about the resolution via appropriate channel.
- If CMU finds any mis-perception in the resolution remarks or incomplete details, they investigate the issue with the concerned department.
- Complaint will be closed after resolution and the details are communicated to the customer via appropriate channel.
- Complaints are assessed fairly, honestly and promptly. They are investigated competently, diligently and impartially.
- Customer confidentiality is maintained throughout the process.