

Terms and Conditions

“Samsung Back to School Campaign – BNPL Offer”

1. These terms and conditions govern the promotional campaign being offered as the **“Samsung Back to School Campaign – BNPL Offer”** (herein also referred to as the **“Offer”**) on the Samsung Gulf FZE (**“Samsung”**) e-store in Pakistan (<https://www.samsung.com/pk/offer/>) (the **“E-Store”**), entitling a limited number of eligible Samsung customers (the **“Customer(s)”**) to avail a promotional benefit as described below.
2. For the purposes of the Offer, Customer means the person who purchase certain Galaxy smartphones of the Samsung Brand, namely **S26, S26+ and S26 Ultra** (**“Eligible Product Models”**), on 12-months’ instalments using the Buy Now Pay Later through QistBazaar (**“BNPL”**) payment option. QistBazaar
3. The instalment plans and BNPL payment mode is provided by QistBazaar (Private) Limited (**“Qist Bazaar”**), an independent third-party as per its own terms and conditions. The grant of the instalment plans facility is subject to approval by Qist Bazaar. Samsung’s role In relation to this checkout method/payment mode is limited to the marketing and facilitation thereof. For details relating to instalment plans, Customers may refer to the terms and conditions of Qist Bazaar at [_https://images.samsung.com/is/content/samsung/assets/pk/terms-and-conditions/deals/Samsung_QBTerms_merged.pdf](https://images.samsung.com/is/content/samsung/assets/pk/terms-and-conditions/deals/Samsung_QBTerms_merged.pdf).

OFFER

4. Under this offer, a Customer who purchases an Eligible Product Model from the E-Store by selecting the BNPL payment option at checkout may avail a waiver on his first monthly instalment of the Eligible Product Model (the **“Waiver”**).
5. In order to avail the Waiver, the Customer must follow the steps set out in clause 7 hereinbelow. The Waiver is only applicable on instalment plans of twelve (12) months. Waiver may be availed in addition to any other promotional offers available at the E-store to which the Customer may be otherwise entitled at the time of the purchase.
6. The Offer will be available as per the following schedule:
 - 6.1. from **4th Sept. (00:00 PM)** till **6th Sept. 2026 (11:59 PM)**;;
 - 6.2. from **11th Sept. (00:00 PM)** till **13rd Sept. 2026 (11:59 PM)**;
 - 6.3. from **18th Sept. (00:00 PM)** till **20th Aug 2026 (11:59 PM)**
 - 6.4. from **25th Sept. (00:00 PM)** till **27th Aug 2026 (11:59 PM)**
 - 6.5. from **2th Oct. (00:00 PM)** till **4th Oct. 2026 (11:59 PM)**

or until stocks last, whichever is earlier (each, an **“Offer Period”**).

7. This Offer is currently only available in the metropolitan limits of selected cities ("**Territories**"). The list Territories is set out in Annexure-A to these terms and conditions.
8. The Offer cannot be availed by the Customers whose request for BNPL payment option is rejected by Qist Bazar.
9. User Journey to avail the Waiver for Customers:

3.1 On the Samsung E-store, once a customer adds an Eligible Product Model to his cart, enters his details and a delivery address, he will be provided with an option to avail BNPL Services through Qist Bazaar ("**BNPL Option**") amongst other options available in the "Payment Methods";

3.2 If the customer opts to avail the BNPL Option (offered by Qist Bazaar), he will be shown a pop-up notification, with the following text:

- i. *"You are hereby agreeing to avail the "Buy Now Pay Later" services from Qist Bazaar (Private) Limited ("Qist Bazaar")."*
- ii. *Qist Bazaar is independent from Samsung and its distributors.*
- iii. *The confirmation of your order will be conditional upon approval from Qist Bazaar and your contract for payment services will be with Qist Bazaar. Samsung and/or its distributor can cancel the order if Qist Bazaar does not approve the same within the specified time.*
- iv. *Upon purchase through Qist Bazaar, your Product will come pre-loaded with Knox Guard application, which application is capable of monitoring and locking your device and will collect data from your device. You hereby consent to the same. You will be responsible for meeting the requirements of QB in relation to connectivity for the Knox Guard application.*
- v. *You hereby consent to the sharing and usage of the data provided by you and the data collected from your interaction with the E-store, with/by Samsung, its authorized service providers and distributors and/or Qist Bazaar, and their respective affiliates, for the purposes of this order/transaction.*
- vi. *You also confirm that you have read and understood the terms and conditions of your agreement with Qist Bazaar and hereby consent to such terms and conditions".*

3.3 If the customer accepts the terms given in the pop-up notification, he will be asked to choose and select the preferred payment plan/tenure on the checkout page. The table setting out the payment plans/tenure will state the applicable amount of additional cost that the Customer may incur upon purchasing through the BNPL Option ("**Additional Charges**") and will also state that the Customer

is required to pay 30% of the Product price as down payment, in cash, at the time of delivery (**"Advance Payment"**);

- 3.4 This Offer can be availed only if the Customer choses the 12-months payment plan/tenure and only once Qist Bazaar approves the Customer's request for BNPL payment option.
- 3.5 Upon completion of the purchase on the Samsung E-store, an email will be sent to the Customer by Samsung at the email address provided by them, informing them that their order has been received but such order is subject to confirmation from QistBazaar and availability of stock;
- 3.6 The Customer will then receive a phone call from the relevant Customer Service team through the contact information provided by the Customer, within one (1) working of placing the order in order to verify the Customer's details, including the Customer's phone number, delivery address and email address;
- 3.7 Within two (2) working days of the verification of the Customer's details, QB will undertake an on-site inspection of the Customer. At the time of inspection, QB shall require the Customer to sign a Consent Form which will inform the customer that signing the Consent Form does not guarantee approval of his order and that the order will only be confirmed once approved by QB. In addition to the signing the Consent Form, the Customer and the representative of QB shall also execute a formal agreement regarding the payment terms of the BNPL Order (the **"Payment Agreement"**), which will be effective only if the Customer's order is confirmed by QB, Samsung and its authorised distributor and once the delivery of the Eligible Product Model is initiated by the authorised distributor of Samsung;
- 3.8 If QB does not approve the Customer's order or does not contact the Customer within 3 days of the Customer's order, the same shall be cancelled by Samsung and intimation will be provided to the Customer. Samsung shall not be held liable for any cancellation of the order in any manner;
- 3.9 If QB approves the Customer's order the Customer will be contacted through the email address or phone number provided by them that their order has been accepted for processing and will be delivered to them, subject to the availability of stock (**"Order Confirmation"**);
- 3.10 Within 5-7 working days of the Order Confirmation, the Eligible Product Model will be delivered to the Customer (**"Delivery"**);
- 3.11 Upon Delivery of the Eligible Product Model, the Customer must sign an acknowledgement of receipt of the Eligible Product Model (the **"Receipt"**) and pay the Advance Payment to the representative of the authorised distributor.

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10. Samsung and its distributors reserve the right to change the prices of the Eligible Product Models at any time before an order for the Products is confirmed, particularly in case of the economic situation of the country, devaluation and import related problems. The Discount shall be applied, and the final prices will be calculated on the basis of the prices displayed on the E-Store at the time of the purchase. Samsung shall not be liable to the Customer for any price variation occurring prior to order confirmation. All orders shall remain subject to verification and confirmation by Samsung and/or its authorized distributor. Samsung and/or its authorized distributor reserve the right to cancel any order in case of pricing error, system errors or stock unavailability.
11. Samsung, reserves the right to amend, suspend, extend, or terminate the campaign / offer at any time without prior notice. The Offer is non-transferable and cannot be redeemed for cash or any cash equivalent.
12. The above-mentioned Offer is available to the Customers on a first-come-first-served basis, provided they complete their order for the relevant purchased Product, pay for it and accept delivery. No Discount can be claimed under the Offer by a Customer in case of an incomplete, returned or cancelled order. No claim for the Discount shall lie in such circumstances. The Offer is also contingent upon successful approval of the Customer's order by Qist Bazaar.
13. The offer is valid only on payments completed through Buy Now Pay Later – Cash Installments. If a customer selects any other payment option then the customer will not be able to avail the Offer.
14. The Offer is provided gratuitously, as a promotional benefit, without any additional/separate consideration and is in the complete discretion of Samsung. The Customer agrees and acknowledges that this Offer is not a part of the consideration for their decision to purchase the Product(s) and that the Customer's decision has not been made based on the availability of this Offer.
15. The Discount given under this Offer is not exchangeable for cash or other Samsung products. The Offer is non-transferable, non-refundable and cannot be exchanged for cash, store credit or any other Samsung product or service.
16. To the fullest extent permitted under applicable laws, Samsung shall not be liable to the Customer for any loss and/or damages of any kind suffered in connection with the purchase and/or use of any of this Offer or the inability to use such Offer.
17. By availing this Offer, the Customer accepts that any dispute, claim or controversy arising out of or in connection with these Terms and Conditions, shall be governed by and construed in accordance with the

laws of the Islamic Republic of Pakistan. Exclusive jurisdiction shall lie with the competent courts at Lahore. The Customer further acknowledges that the importation, assembly, marketing, and sale of Samsung products in Pakistan are carried out exclusively by Samsung's authorized distributors and not by Samsung itself. Samsung's role in relation to the Offer is limited to the advertisement, marketing and promotion of the Offer. All matters relating to product sales, order fulfillment, payment processing, delivery, returns and refunds (if applicable) are undertaken and handled solely by Samsung's authorized distributor. Accordingly, any claims or remedies shall be pursued solely against such authorized distributors.

18. The Terms and Conditions of the E-Store, as available at <https://www.samsung.com/pk/terms-and-conditions>, shall apply in addition, but subject to, these terms. In case of any inconsistency between these Terms and Conditions and the E-Store Terms, these Terms and Conditions shall prevail for purposes of the Offer.
19. Unless otherwise expressly stated herein, Samsung discourages Bulk Buying i.e., any order for the purchase of more than 2 units by a single individual or from the same address or from the same payment source, are considered as Bulk Buying and includes placement of multiple orders by a single person/entity. As a result, all those orders which in the opinion of Samsung are likely to be part of Bulk Buying, may be cancelled by Samsung. Samsung shall be the sole judge in this regard.
20. If any order is accepted by system error or on account of mistake after the expiry or lapse of the Offer(s) or after the stocks have ended, Samsung may cancel such orders. The Customer acknowledges and understands that the contract for the Buy Now Pay Later Cash Installments is between the Customer and Qist Bazaar, and Samsung is not liable for any dispute regarding the payment or the refund.

Annexure-A (Territories)

Cities
Karachi
Lahore
Islamabad
Sukkur
Rawalpindi
Faisalabad
Hyderabad
Gujranwala