

Account Features

	Current Account	Saving Account	Term Deposit Account
Minimum balance requirement (Relationship Level)	USD 100,000 or equivalent and above	USD 100,000 or equivalent and above	AED 100,000/- in AED or other foreign currencies
Available Currencies	AED, USD, EUR, GBP,	AED, USD, EUR, GBP	AED, USD, EUR, GBP
Over-the-Counter Debit Withdrawals in a calendar month	Free	Free	Not applicable
Cheque Book	First & Second cheque book of 10 & 25 leaves Free. Additional cheque book afterward is AED 1.25 per leaf	Not applicable	Not applicable
VISA Debit Card	Free	Free	Not applicable
Account closure charges	Free	Free	Free
Mobile App	Free	Free	Free
SMS Alerts / e-Statement services	Available at no extra charges	Available at no extra charges	Available at no extra charges
Profit Payout	Not applicable	Half Yearly - Calculated on a minimum balance during the period	Upon maturity as per the agreed tenor of the term deposit Profit will be credited in a respective transactional account at the maturity
Interest Rate*	Not applicable	As per published rate	Fixed over the tenor. To be agreed at the time of booking
Available Tenors	Not applicable	Not applicable	3 months, 6 months and 12 months

Debit Card Limits

Debit Card Type	Cash Withdrawal Limit	Purchase Limit	Online Transaction Limit
Prestige Visa Platinum*	AED 50,000	AED 100,000	AED 100,000

*For a list of deals and discounts on the HBL Prestige VISA Platinum card, please visit our website www.hbl.com/uae

Mobile Application Services

<ul style="list-style-type: none"> Statement Generation Account(s) Balances view Funds Transfer (within UAE / Outside UAE) 	<ul style="list-style-type: none"> Fast Remittances to Pakistan Credit Card Bill Payments Utility Bill Payments (Etisalat & DU) 	<ul style="list-style-type: none"> Debit Card Services Demand Draft Request View Transaction Limits
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Safe Deposit Lockers

Lockers are available at the designated branches of HBL (Prestige Lounge Jumeirah, Bur Dubai and Sharjah branches) in the following different sizes:

Lockers Type	Size in mm (H x W x D)	Maximum weight allowed	Annual Rent (in Advance)	Security Deposit*	Breaking / Key Replacement**
Small	96 x 205 x 586	5kg	Free	AED 1,000	Minimum AED 1,575 or at actual
Medium	79 x 273 x 586	8kg	Free	AED 1,000	Minimum AED 1,575 or at actual
Large	122 x 273 x 586	10kg	Free	AED 1,000	Minimum AED 1,575 or at actual

*Security Deposit is refundable upon surrendering the locker in its original condition without any due and overdue charges. Lockers are subject to availability

**Breaking / Key Replacement is for every instance a key is lost and/or replaced. All charges are exclusive of 5% VAT.

Fast Remittance Service

Remittance Sending Channels	HBL UAE branches, CCDMs (through Debit Cards), Mobile App
Remittance Receiving Channels	HBL Pakistan Account, Other Bank Account in Pakistan, Cash over the counter from HBL Branches in Pakistan
Available Remittance Currencies	AED to PKR
Service Charges	<ul style="list-style-type: none"> If the remitting amount is above or equivalent to \$ 100/-, then no service charges If the remitting amount is below \$ 100/-, a service charge of AED 10/- plus VAT per remittance will apply
Reasons for Cancellation / Amendment	<ul style="list-style-type: none"> Incorrect information provided by the remitter and funds cannot be credited to the beneficiary's account Account is blocked due to some reason and funds cannot be credited to the beneficiary's account Service charges on cancellation of remittance transactions are non-refundable

Ahlan Deluxe Meet & Greet arrival (Dubai Airport Terminal 1 & 3)

- 2 Complimentary Meet & Greet Services per calendar year upon Arrival at Dubai International Airport (Terminal 1 & 3) only
- Customer can book the service for himself and on behalf of the passenger.
- Any extra booking after 2 complimentary services will be chargeable and to be paid by the customer through a debit card.
- Customers are required to fill out the booking request form and send it via email at ahlan_dih@dih-dca.com, marconi@dih-dca.com & copy to the respective HBL Relationship Manager. In case of no confirmation is received, the customer can also contact Ahlan Meet & Greet Service at +971 4 505 2775 or the respective HBL Relationship Manager

Valtran Valet Parking

- 4 Complimentary Valet Parking per calendar year at any Valtrans Valet Parking location
- Additional visits will be charged to the HBL Prestige account
- The Valtran Valet Parking service is subject to the availability of Valet Parking slots at the respective locations
- For a list of locations, please visit our website www.hbl.com/uae

Profit Calculation Method Saving Account (Illustration)

Profit Payout				
Account Balance	Prevailing Annual Saving Rate	1 Month	6 Months	12 Months
100,000	0.05%	AED 4	AED 25	AED 50

Profit Calculation Method Term Deposit Account (Illustration at Term Deposit booked at 1%)

Term Deposit Amount	3 Month Rate @ 1%	6 Month Rate @ 1%	12 Month Rate @ 1%
AED 100,000	AED 249/-	AED 499/-	AED 1,000/-

*Sample rate 1% per annum taken for example. Any service charges will be exclusive of 5% VAT

Warning

Profit Calculation Method Term Deposit Account (Illustration in case of Pre-Mature Liquidation)

Term Deposit Amount	3 Month Rate @ 0.05%	6 Month Rate @ 0.05%	12 Month Rate @ 0.05%
AED 100,000	AED 12.5/-	AED 24.9/-	AED 50/-

*Prevailing rate of 0.05% per annum taken for example. Any service charges will be exclusive of 5% VAT. Interest is subject to change by the bank with prior notification of 60 days.

Fast Remittance Calculation Method (Illustration)

Remittance Amount	Service Charges	Amount to be charged	AED to PKR selling rate*	Amount to be credited to the beneficiary account
AED 1,000	AED 0	AED 1,000	59.00	PKR 59,000

*Sample Remittance Rate of 02-09-2022 taken for example. No VAT will apply as there are no service charges

Fast Remittance Calculation Method (Illustration)

Remittance Amount	Service Charges	Amount charged	AED to PKR selling rate*	Amount to be credited to the beneficiary account
AED 350	AED 10.50	AED 360.50	59.00	PKR 20,650

*Sample Remittance Rate of 02-09-2022 taken for example. The illustrated services charges are inclusive of 5% VAT.

You Must Know

Requirements to open an account: To open the account you will need to satisfy some identification requirements as per regulatory instructions and banks' internal policies. These may include providing documents and information to verify your identity. Such information may be required on a periodic basis. Please ask us for more details. For a detailed schedule of charges, please visit www.hbl.com/UAE or visit the nearest HBL branch.

Safe Custody: Safe custody of access tools to your account like ATM cards, PINs, Cheques, e-banking usernames, passwords; other personal information, etc. is your responsibility. Bank cannot be held responsible in case of a security lapse at the customer's end. Our staff will not call and ask you for such information over the phone, email, or SMS. HBL would never call you from 600 522228. Protect yourself against fraud and report any incident to help.uae@hbl.com or call 600 522228.

Record updation: Always keep profiles/records updated with the bank to avoid missing any significant communication. You can contact 600 522228 or email at eid.uae@hbl.com and request to update your information and guidance. Failure to provide valid documents may result in temporary blocking of the debit card.
What happens if you do not use this account for a long period? If your account remains inoperative for 12 months, it will be treated as dormant. If your account becomes dormant, you will not be able to carry out financial transactions from your account. To reactivate your account, you must visit your account branch with valid identification documents.

Unclaimed Deposits: In terms of Section 31 of Banking Companies Ordinance, 1962 all deposits which have not been operated during the period of last five years, except deposits in the name of a minor or a Government or a court of law, are surrendered to Central Bank of the UAE by the relevant banks, after meeting the conditions as per provisions of law. The surrendered deposits can be claimed through the respective banks. For further information, please contact 600 522228.

Premature Liquidation: In case of premature liquidation or cancellation of the term deposit, the agreed rate at the time of term deposit signing will be revised. The prevailing interest rate of the respective currency will apply, and the profit calculated will be credited to the respective account.

Statement of Account: To obtain a statement of accounts, you can subscribe to e-statements and receive your account statement at the desired frequency. You can also generate your statement from HBL UAE mobile app or by visiting your nearest HBL UAE branch.

Closing the account: In order to close your account, please visit your account branch with a request of closure. Account Closure charges of AED 100/- plus VAT may apply if the account is closed within 6 months of account opening.

Information Responsibility: Beneficiary verification and validation are entirely the customer's responsibility. The bank shall not be liable for any loss, delay, error, and/or omission which may occur in the transmission of the message or for its misinterpretation when received or any delay caused.

Rejection of the payment: In case the remittance payment is rejected by the beneficiary bank or by any other related party or authority due to an error in the payment from the customer, the payment will be refunded to the customer at the prevailing currency exchange rate (as applicable) and after deduction of all the fees or charges or expense incurred by the remitting bank.

Refund/cancellation of the payment: A cancellation request can only be processed before funds are delivered to the beneficiary. Any refunds will be made at the prevailing currency exchange rate and after the deduction of all the fees or charges or expenses incurred by the bank or other parties.

Remittance Rate: The remittance amount will be credited as per the prevailing exchange rates of the bank at the time of transaction processing. For HBL UAE service charges, please refer to the Schedule of Charges which is available at branches and on the HBL UAE website i.e. www.hbl.com/uae.

Service Charges: If you are remitting to a beneficiary account that is with a bank other than HBL, the beneficiary bank may charge for inward remittance. Please check with your beneficiary bank for any fees or service charges.

In the absence of specific instructions, all charges/commissions outside the UAE are for the beneficiary's account. The customer may be unable to obtain the full value of the payment on account of exchange or other restrictions applicable in the country of payment or to the beneficiary's bank or charges and fees to the beneficiary's bank.

Funds Transfers (Local & International): The Funds Transfer request is subject to verification by the Bank and availability of funds including all applicable service charges. The prevailing exchange rate in case of funds transfers in foreign currencies will apply at the time of processing the application and may take additional time.

Cheque Bounce: Dishonoring of cheques is subject to civil liability in the UAE and may be intimated to Etihad Credit Bureau. A fee of AED 100/- will apply on every cheque which is returned due to any reason. The bank will close the account if four cheques are returned due to insufficient funds. Accordingly, you should be writing cheques with utmost prudence.

Encashment of Payment: Encashment of payment is subject to any exchange control or other restrictions which may be imposed by the rules and regulations of the country where encashment is to be made. Neither the bank nor its correspondent bank or agents shall be liable for any loss or delay caused by any such rules and regulations.

Locker ownership: The customer shall not have the right of property on the locker, but only the right of use thereof and access thereto as per the conditions set in this agreement. The customer will not be allowed to assign or sublet the locker or any part of the locker.

Usage of Locker: The customer shall not permit the locker to be used for any purpose other than the deposit of documents, jewels, precious metals, or other valuables nor shall the customer use the locker for the deposit of any article of explosive, harmful, or destructive nature.

Locker Safety: The Bank will not be responsible in the event of any loss (total or partial) of any article, documents, securities, or valuable in the locker due to any force majeure or due to third parties having the same effect as that of force majeure.

Eligibility: The Bank shall provide the service only to its customers who maintain a transactional account relationship at any branch of the Bank in UAE. The customer will continue to maintain his/her account until he/she is availing of the service and in case the account is closed for any reason, the Bank will have the right to ask the customer to surrender the locker.

Terms & Conditions: The terms and conditions are available in branches and on the bank's website (www.hbl.com/uae) and their application to any services granted is clearly stated by the bank. The Customer agrees to be bound by the said terms and conditions and accepts any amendments which may be made by the bank from time to time to these terms and conditions.

HBL UAE reserves the right to change terms and conditions at a later date. For permissible changes to the contract, the bank will give its customers a minimum of 60 calendar days' notice before changes to the terms and conditions of a Financial Product and/or Service, including changes to Fees, can take effect.

Schedule of Charges: For detailed service of charges, please visit our website www.hbl.com/uae

How can you get assistance or make a complaint?

Habib Bank Limited
Complaint Management Unit
Regional Office, Al Abbas Building, Bur Dubai, UAE
Tel : +971 4 3029100
Helpline: +971 600 522228
Email: Phonebanking.uae@hbl.com
Website: www.hbl.com/UAE

If you are not satisfied with our response, you may contact: the Central Bank of the UAE Consumer Protection Unit at consumer@cbuae.gov.ae or call 800 88283.

Service Charges

Particulars	Charges (exclusive of 5% VAT)
Fall below Monthly Average Balance Charges (Relationship Level)	AED 150/- per month
Duplicate Account Statement	Free one statement per month
Branch Counter Transaction Charges	Free
Inter Branch Transactions – Cash Deposit	Free
Inter Branch Transactions - Cash Withdrawal	Free
Bank Certificate	Free One per month
Bankers Cheque / Pay Order (Through A/c)	AED 50/- per instrument
Cancellation of Bankers Cheque	AED 50/- per instrument
Cheque Book issuance	First & Second cheque book of 10 & 25 leaves Free Additional cheque book afterward is AED 1.25 per leaf
Stop Payment Charges	AED 25/- per instrument
Demand Draft – Local	AED 50/- per instrument
Remittance – Foreign Demand Draft	AED 50/- per instrument
SWIFT Wire Transfers (Foreign Outward Transfer / Remittance)	AED 125/- per transaction
Funds Transfers – From Branch (Local Outward Transfer/Remittance)	AED 5/- per transaction
Cheque Clearing (Normal / Intercity)	Free
Special Clearing	AED 200/-
ATM International Cash Withdrawal	AED 20/- in addition to the processing fee
ATM International Balance Inquiry	AED 3/- per Transaction
Fast Transfer to Pakistan from Branch below USD 100/-	AED 10/- per Transaction
Fast Transfer to Pakistan from Branch above USD 100/-	Free
Direct Debit Request Confirmation	AED 50/- per request
Return of Direct Debit due to insufficient funds (first attempt)	AED 25/- per declined request
Debit Card Issuance Fee	Free
Replacement Card Fee	AED 25/-
Issuance of Supplementary Card	Free
PIN Generation through IVR	Free
Balance Inquiry through HBL ATMs / CDMs	Free
Balance Inquiry fee (Other UAE banks)	AED 1/- per transaction
ATM withdrawal fee through HBL ATMs / CDMs	Free
ATM withdrawal fee (Other UAE banks)	AED 2/- per transaction
Mini-Statement through HBL ATMs / CDMs	Free
ATM International Cash Withdrawal	AED 20/- in addition to the processing fee for foreign currency transaction
ATM International Balance Inquiry	AED 3/- per Transaction
Processing fee for foreign currency transactions	Up to 2% of the transaction amount
Statement Generation via Mobile App	Free
Funds Transfer within HBL UAE (Internal Transfer) via Mobile App	Free
Utility Bill Payment (Etisalat & DU) via Mobile App	AED 1/- per transaction
Fast Transfer to Pakistan from Branch above USD 100/- (Foreign Outward Transfer / Remittance) via Mobile App	Free
Fast Transfer to Pakistan from HBL CDMs below USD 100/- (Foreign Outward Transfer / Remittance) via Mobile App	AED 10/- per transaction
Funds Transfers to other banks in UAE (Local Outward Transfer/Remittance) via Mobile App	AED 1/- per transfer
Credit Card Bill Payment via Mobile App	AED 1/- per transaction
Demand Draft Request via Mobile App	AED 75/- per request

*This fee is charged in addition to the standard processing fee charged by Visa International and is applicable to transactions performed in any currency other than UAE Dirhams outside UAE

I ACKNOWLEDGE RECEIVING AND UNDERSTANDING THIS KEY FACT STATEMENT

Customer Signature

Customer Name & Date: _____ Emirates ID: _____