

NOTE: Please fill-in this form in "BLOCK" letters and sign at all required places.

\* Indicates mandatory field

Date \*

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## TERMS AND CONDITIONS

In consideration of Habib Bank Limited (hereinafter referred to as "the Bank" which expression shall include their employees, directors, successors and legal assigns), agreeing to open HBL at Work Account(s) (hereinafter referred to as the "HAW Account"), I agree that the following terms and conditions will govern my HAW Account including any amendments made thereto from time to time (hereinafter referred to as the "HAW Terms and Conditions").

1. Insert brief description of HAW Account. The HAW Account is feature-rich account for Salary-based individuals. HAW offers 4 different categories of accounts, enriched with features and benefits to meet the banking needs of the Customer. The features and benefits of HAW Accounts are given in the later section of the document.
2. I understand and acknowledge that in addition to the HAW Terms and Conditions, the HAW Account may also be governed by other terms and conditions issued by the Bank in relation to the its bank account(s) and banking services, the General Terms and Conditions of Accounts and Banking Services, and the Schedule of Charges (SOC), for Habib Bank Limited (HBL) in the United Arab Emirates (UAE) which is subject to change from time to time as per the Bank's policy and/or the guidelines from the Central Bank of UAE, available at the Bank's website and/or the Bank's Branches.
3. The HAW Account will be marked as inactive if the salary paid by my employer (hereinafter referred to as the "Company") is not transferred in the HAW Account for a period of three (3) consecutive months; and thereafter, my HAW Account(s) will be subject to a minimum balance requirement of AED 3,000 (hereinafter referred to as the Minimum Balance Requirement") and a Breach of Minimum Balance Charge of AED 25 per month will be applicable and payable by me as the Customer. The Bank reserves the right to close any account(s) with zero balance.
4. The **considering of inactivity of my Salary Account**, Minimum Balance Requirement and the Breach of Minimum Balance Charge is subject to change as per the Bank's policy and/or the guidelines from the Central Bank of UAE. All Duties and Taxes where applicable and as imposed by the Government of UAE and/or the Central bank of UAE will be applied.
5. I hereby authorize the Bank to provide the Customer's Debit Card and/or PIN Mailer to the authorized representative of the Company, who may receive the Debit Cards and the PIN Mailer on my behalf and shall ensure their delivery to me, the customer; and I agree that the Bank is not liable for non-delivery of the Debit Card and/or PIN Mailer to me, and/or also not liable for any loss or damages incurred to me due to any misconduct and/or action and/or misuse and/or misplaced Debit Card and PIN Mailer by the authorized representative of the Company.
6. Subject to notice in accordance with applicable law, the benefits available to be as HAW Account customer (mentioned below) may be revised due to any change in internal and/or external policies and/or regulatory guidelines. The fee and charges on transactions and services will apply as per HBL's Schedule of Charges (SOC) where the number of instance(s) of any transaction and/or service is more than above listed free number. The fees and charges will be charged upfront, and after each month end, the fee and charges will be reversed for the free number of instance(s).

	HBL atWork Basic Account	HBL atWork Classic Account	HBL atWork Gold Account	HBL atWork Platinum Account
Salary Transfer Requirement	Monthly Salary up to AED 4,999	Monthly Salary AED 5,000 to 14,999	Monthly Salary AED 15,000 to 24,999	Monthly Salary of AED 25,000 or more
Monthly Fee, if Salary Transfer Requirement is not fulfilled	AED 0	AED 20	AED 30	AED 50
Account Type Options	Current Account	Current or Savings Account	Current or Savings Account	Current or Savings Account
Cheque Book (for Current Account only)	No Cheque Book	Free first cheque book of 10 leaves	Free first cheque book of 24 leaves	Free first cheque book of 50 leaves Subsequently, 2 free cheque books of 10 leaves each free per year
Demand Draft (Any currency)	To be charged as per Schedule of Charges (SOC)	"1" free per month	"2" free per month	"5" free per month
Branch Teller Transactions for Cash/Cheque Withdrawal or Deposit	Up to 6 transactions free per month	Free of charge	Free of charge	Free of charge
SMS Alerts	Free	Free	Free	Free

e-Statement of Account (Periodic)	Free, monthly e-Statement	Free, monthly e-Statement	Free, monthly e-Statement	Free, monthly e-Statement
Printed Statement of Account (Periodic)	To be charged as per Schedule of Charges (SOC)	To be charged as per Schedule of Charges (SOC)	To be charged as per Schedule of Charges (SOC)	To be charged as per Schedule of Charges (SOC)
Printed Account Statement (At Branch)	To be charged as per Schedule of Charges (SOC)	To be charged as per Schedule of Charges (SOC)	1 Free per month	2 Free per month
Debit Card	First Free Visa Classic Card	First Free Visa Classic Card	First Free Visa Gold Card	First Free Visa Platinum Card
Debit Card Annual Fee	Free	Free	Free	Free
ATM Usage for Cash Withdrawal & Deposit on HBL ATMs / CCDMs in UAE	Free	Free	Free	Free
ATM Usage for Cash Withdrawal on Other Bank ATMs in UAE	To be charged as per Schedule of Charges (SOC)	1 Free per month	2 Free per month	5 Free per month
ATM Usage for Cash Withdrawal on Bank ATMs outside	To be charged as per Schedule of Charges (SOC)	To be charged as per Schedule of Charges (SOC)	1 Free per month if above USD 300	2 Free per month if above USD 300
ATM Usage for Other Transactions and Services	To be charged as per Schedule of Charges (SOC)	To be charged as per Schedule of Charges (SOC)	To be charged as per Schedule of Charges (SOC)	To be charged as per Schedule of Charges (SOC)
Funds Transfer within HBL UAE Accounts	Free	Free	Free	Free
Funds Transfer to Other Bank Accounts in UAE	To be charged as per Schedule of Charges (SOC)	From Branch – 1 free per month (To AFD Beneficiary Only) From Internet Banking – 1 free per month (To AFD Beneficiary Only) From Mobile App – 1 free per month (To AFD Beneficiary Only)	From Branch – 3 free per month (To AFD Beneficiary Only) From Internet Banking – 5 free per month (To AFD Beneficiary Only) From Mobile App – 5 free per month (To AFD Beneficiary Only)	From Branch – 5 free per month (To AFD Beneficiary Only) From Internet Banking – 5 free per month (To AFD Beneficiary Only) From Mobile App – 5 free per month (To AFD Beneficiary Only)
Funds Transfer to Other Bank Accounts Outside UAE – Below USD 200	To be charged as per Schedule of Charges (SOC)	From Branch – Charged as per SOC From Internet Banking – 1 free per month if below USD 200 From Mobile App – 1 free per month if below USD 200	From Branch – 5 free per month if below USD 200 From Internet Banking – 5 free per month if below USD 200 From Mobile App – 5 free per month if below USD 200	From Branch – 10 free per month if below USD 200 From Internet Banking – 10 free per month if below USD 200 From Mobile App – 10 free per month if below USD 200
Funds Transfer to Other Bank Accounts Outside UAE – Above USD 200	To be charged as per Schedule of Charges (SOC)	To be charged as per Schedule of Charges (SOC)	From Branch – 1 free per month if above USD 250 From Internet Banking – 1 free per month if above USD 200 From Mobile App – 1 free per month if above USD 250	From Branch – 2 free per month if above USD 250 From Internet Banking – 2 free per month if above USD 200 From Mobile App – 2 free per month if above USD 250
Fast Transfer Home Remittance to Pakistan	Free – if the remittance amount is above USD 200 or equivalent To be charged as per Schedule of Charges (SOC) – if below USD 250 or equivalent	Free – if the remittance amount is above USD 200 or equivalent To be charged as per Schedule of Charges (SOC) – if below USD 200 or equivalent	Free – if the remittance amount is above USD 200 or equivalent To be charged as per Schedule of Charges (SOC) – if below USD 250 or equivalent	Free – if the remittance amount is above USD 200 or equivalent To be charged as per Schedule of Charges (SOC) – if below USD 250 or equivalent

DECLARATION

I, the Customer, hereby agree that I have read and understood the aforementioned HAW Terms and Conditions and accept to be bound by the HAW Terms and Condition as may be amended from time to time. I understand that these HAW Terms and Condition explain HBL's obligations to me as an accountholder of the HAW Account and my obligations to HBL as an accountholder of the HAW Account.

Full Name

Signature