

Mobile banking helps customers keep all finances under control so they're able to monitor their balances, get account alerts, transfer money instantly, pay bills, and do much more.

Features

- Available for individual customers
- Accessibility from Android and iPhone
- Single or Multiple Accounts view
- Free of cost

Services Available

• Statement Generation	• Fast Remittances to Pakistan	• Debit Card Services
• Account(s) Balances view	• Credit Card Bill Payments	• Demand Draft Request
• Funds Transfer (within UAE / Outside UAE)	• Utility Bill Payments (Etisalat & DU)	• View Transaction Limits
• QR Payment via Aani App	• Funds Transfer on Mobile Number	• Funds Transfer on an Email address

Service Charges (AED exclusive of 5% VAT)

Service	Charges
Statement Generation	Free
Funds Transfer within HBL UAE	Free
Utility Bill Payment (Etisalat & DU)	Free
Fast Transfer to Pakistan from Branch above USD 100/-	Free
Funds Transfer on Mobile Number or Email address	AED 0.50 per transaction
Fast Transfer to Pakistan from HBL CDMs below USD 100/-	AED 10/- per transaction
Funds Transfers to other banks in UAE	AED 1/- per transfer
UAE Instant Payment Platform (IPP)	AED 0.50 per transaction
Credit Card Bill Payment	AED 1/- per transaction
Demand Draft Request	AED 75/- per request

You Must Know

Password Protection: Use strong passwords to protect your phone. Use other securing mechanisms if provided by your phone manufacturer. If an incorrect password is entered three times, the profile of the customer will be locked. For activation, please call HBL UAE Phone Banking at 600 522228 or use HBL UAE mobile app by clicking "Need help to login" on main login screen.	IBAN Validation: To ensure the transfer of funds to the correct beneficiary, please enter the IBAN of the beneficiary and validate the name of the person to whom you are transferring funds. HBL UAE has enabled IBAN validation service on the mobile app to ensure the correct title of the beneficiary appears before it is registered in your beneficiary list.
Don't bank in public: To keep your account information secure, though, resist the urge to deposit it when you're out and about. You never know when someone might be looking over your shoulder. Deposit mobile checks when you're safely away from prying eyes.	Be careful before approving: Before authorizing any transaction or service request, please review the summary and verify details.
Funds Transfer through CB UAE IPP Services You can transfer up to AED 50,000 from your HBL UAE mobile app using IPP Service. For sending funds to your Mobile Number and Email address, you are required to download HBL Aani App from the Apple Store or Google Store. Once you download, follow the steps for validation of your HBL UAE mobile app credentials and transfer of funds on any UAE mobile number or email address (subject to the beneficiary registered to send or receive funds through this channel).	Terms & Conditions: The customer(s) agrees to be governed by and to abide by all rules and regulations that the bank, may from time to time adopt, relative to the running of the service. The terms and conditions of mobile app services are available in the HBL UAE mobile application.
Updates: Always update the HBL UAE mobile app as soon as it prompts to update at the time of login. The updates are frequently being released and a notification appears as soon as your next login to your HBL UAE mobile app.	Schedule of Charges: For detailed service of charges, please visit our website www.hbl.com/uae
Suspicion in using HBL UAE mobile app: If you encounter an app that appears suspicious, exercise caution and contact HBL UAE at 600 522228 immediately.	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
Auto-lock and password protect your phone: Set your phone to require an access password and set your screen to auto-lock within minutes to help protect your information. Touch ID can also be activated on most devices for security.	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
Incorrect Information: In case you see the account information or balance(s) of your account incorrect, report it immediately to HBL UAE Phone Banking at 600 522228.	

I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT

Customer Signature

Customer Name & Date: _____ Emirates ID: _____