

- 5) **HBL DebitCard** (For Individual customers only): Access 5,000+ ATMs in the UAE and more than 1.9 Million ATMs around the world with HBL DebitCard. The power of Visa DebitCard gives you rewards and benefits that meet your lifestyle. Discover hundreds of deals, discounts and privileges, visit [www.visamiddleeast.com/ae](http://www.visamiddleeast.com/ae).

For any complaints, queries or suggestions please email us at [help.uae@hbl.com](mailto:help.uae@hbl.com) or call HBL PhoneBanking on 600-522-228 or +971-4-355-9739.

**HBL** حبيب بنك المحدود  
HABIB BANK LIMITED

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**Enabling  
Convenience**

**HBL** CurrentAccount

600 522 228 | [www.hbl.com/uae](http://www.hbl.com/uae)

Manage your day to day finances with ease. HBL CurrentAccount keeps your unique needs in mind, whilst enabling you to experience transactional flexibility and freedom with a range of benefits and services.

Features	Personal Account	Business Account
Can be opened in 4 currencies	Minimum Balance of AED 2,000 or equivalent	Minimum Balance of AED 10,000 or equivalent
Transfers between accounts within HBL UAE	Free	Free
HBL InternetBanking	Not Available	Free
HBL Visa DebitCard	Free	Not Available
Cheque Book	Free <sup>1</sup>	As per SOC <sup>3</sup>
E-Statement	Free	Free
Mobile App	Free	Not Available
SMS Alerts	Free	Free

<sup>1</sup> First cheque book of 25 leaves at the time of account opening.

### How do I apply for an HBL CurrentAccount?

To apply for an HBL CurrentAccount, please visit your nearest HBL UAE branch, provide your details along with required documents.

#### Individual Customers:

- 1) Original passport <sup>2</sup>, visa page <sup>2</sup>, and Emirates ID.
- 2) Proof of residence.  
(*Tenancy Contract/Title Deed/Utility Bill*)
- 3) Proof of Income.  
(*Salary Slip/Certificate in case of a salaried employee or previous business account statement along with business details in case self-employed*)

<sup>2</sup> These documents are required for expatriates only.

<sup>3</sup> Charges apply as per the Schedule of Charges (SOC).

#### Business Banking Customers:

- 1) Valid trade license of the company.
- 2) Original passport <sup>2</sup>, visa page <sup>2</sup>, and Emirates ID of all partners.
- 3) Constitutional Documents of the company.  
(*Documentation may vary depending on business type. For further details, please visit your nearest HBL UAE branch*).

### How can I access my HBL CurrentAccount?

- 1) **HBL Branches in UAE:** With our branches across the UAE, HBL takes great pride in providing highly personalised customer care. Please visit [www.hbl.com/uae](http://www.hbl.com/uae) for information on our branch locations and timings.
- 2) **HBL PhoneBanking:** Our 24/7 HBL PhoneBanking is available to you for a variety of services such as, Debit card services, home remittance to Pakistan, requests for demand draft or cheque book, funds transfer, balance enquiry, transaction activity and much more. Call HBL PhoneBanking at 600-522-228 or +971-4-355-9739, anytime.
- 3) **HBL Mobile:** HBL Mobile is an app designed to simplify the way you bank. So whether you are relaxing at the beach or spending quality time at home, meeting your banking needs is just a few taps away. Unveil the convenient side of banking by downloading HBL Mobile today through App Store or Google Play Store.
- 4) **HBL ATMs:** For a superior experience of self-service banking, ATMs are available to you which offer a host of services, such as, cash withdrawal, funds transfer, home remittance, mini-statement and enquiries. HBL ATMs now also have cash and cheque deposit services for Individual and non-Individual customers.