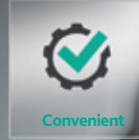
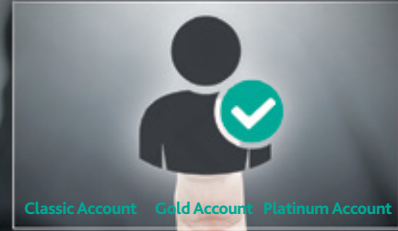


HBL

حبيب بنك المحدود
HABIB BANK LIMITED



Convenient



Classic Account Gold Account Platinum Account



WPS

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

HBL حبيب بنك المحدود
HABIB BANK LIMITED

*Terms and conditions apply

Giving you the perfect solution for your payroll management

A comprehensive payroll solution, tailored for your needs

HBL @Work

600-522-228 | www.hbl.com/uae

HBL @Work - Giving you the perfect solution for your payroll management

HBL @Work (HAW) is an innovative, WPS compliant payroll solution, which is designed for your convenience and the benefit of your employees. Combining efficiency, convenience, and a feature-rich proposition, HAW offers you an effective solution for managing your payroll. With HAW, we aim to take away all the hassle of your payroll management, while providing you and your employees with easy access to convenient banking services.

Fees and Charges – Simplified

We value our relationships with our customers, and the fees and charges of HAW is an illustration of our commitment to you.

S.No.	Description	Details
1	Employer Account Setup Charges	None
2	Employer Payroll Setup Charges	None
3	Salary Information File (SIF) Charges	None
4	One-time Payroll Setup per employee/account	Very competitive, while still customized and tailored to meet your requirements
5	Monthly Salary Processing per employee/account	Very competitive, while still customized and tailored to meet your requirements

Wage Protection System – Compliant

HAW complies with WPS requirements and guidelines. It also gives you the control and freedom to manage and process your payroll as per your need. Either your employee accounts are at HBL, or with any other bank in UAE, or with any other payroll card provider, or any combination of all these options – HAW takes care of the complete payroll management.

HAW Employee Accounts – Enriched

We understand that every employer wishes to give something extra to their valuable employees. Hence, HAW offers three different employee accounts, Classic, Gold, and Platinum – each with its own enriched features and benefits.

HAW Employee Account Features and Benefits

Depending on the salary of your employee, the below features and benefits are offered by HAW Accounts:

1.	Type of Accounts	Current or Savings
2.	Minimum Balance Requirement	None
3.	Monthly Fee (If the salary is not transferred)	Applicable
4.	Cheque Book	Free*
5.	Demand Draft	Free*
6.	Branch Teller Transactions at Branch	Free*
7.	Printed Account Statement	Free*
8.	Withdrawal on Other Bank ATMs in UAE	Free*
9.	Withdrawal on Bank ATMs outside UAE	Free*
10.	Transfers within HBL UAE Accounts	Free*
11.	Transfers to Other Bank Accounts in UAE	Free*
12.	Transfers to Other Bank Accounts Outside UAE	Free*
13.	HBL Mobile	Free*
14.	HBL PhoneBanking	Free*
15.	HBL e-SWIFT	Free*
16.	HBL FastTransfer Remittance to Pakistan	Free*
17.	HBL DebitCard	Free*
18.	HBL DebitCard Annual Fee	Free*
19.	HBL DebitCard Visa offers and discounts	Free*
20.	HBL DebitCard Visa 3D Secure & Checkout	Free*
21.	HBL ATMs in UAE	Free*
22.	HBL CCDMs in UAE	Free*
23.	HBL SMS Alerts	Free*
24.	HBL e-Statements	Free*

*Subject to terms and conditions.

Don't delay, call today!

We will be delighted to welcome you to HAW. Please call us today on 600-522-228 or write to us on Help.UAE@hbl.com