

HBL UAE Debit Card is faster, safer and more convenient way to pay. Through debit cards, it’s easier to monitor spending and plan household budgeting and track every transaction in your account.

Features

- Acceptance for cash withdrawal at over 2 million ATMs worldwide and over 10 million POS terminals for purchases
- Accessibility of funds in your account from anywhere for online transactions where VISA cards are accepted
- Fast Remittance to Pakistan through HBL UAE CCDMs
- No interest to pay on transactions
- Better money management
- Attractive discounts offered by VISA on debit card variants

Debit Card Limits (Per Day) \*

Debit Card Type	Cash Withdrawal Limit	Purchase Limit	Online Transaction Limit
VISA Classic	AED 10,000	AED 20,000	AED 20,000
VISA Gold	AED 15,000	AED 30,000	AED 30,000
Visa Platinum	AED 50,000	AED 100,000	AED 100,000

\*Daily transaction limits can be set by the accountholder through HBL UAE Mobile App.

Service Charges (exclusive of 5% VAT)

Particulars	Charges (exclusive of 5% VAT)
Card Issuance Fee	Free
Replacement Card Fee	AED 25/-
Issuance of Supplementary Card	AED 25/-
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 processing fee for foreign currency transaction
ATM International Balance Inquiry	AED 3/- per Transaction
Processing fee for foreign currency truncations (in addition to VISA exchange rate)*	Up to 2% of the transaction amount
Fast Transfer to Pakistan from HBL CDMs below USD 100/-	AED 10/- per Transaction
Fast Transfer to Pakistan from Branch above USD 100/-	Free

\*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

You Must Know

<p><b>Card ownership:</b> The Debit Card shall remain the property of the Bank at all times, the Bank may, at its sole discretion, cancel the validity of the Card and request its return at any time, in which case the Cardholder shall immediately comply with such request. The bank has the right to make permissible changes to the Terms &amp; Conditions of the debit card at any time after providing advance notification to the customer of 60 days.</p> <p><b>Sharing of Card Information:</b> The Cardholder undertakes not to disclose his PIN to any other person. In the event of the PIN becoming known to someone other than the Cardholder, that person may be treated by 1 the Bank as an acting agent of the Cardholder and the Cardholder undertakes to bear all loss or damage which may occur as a result of disclosing the PIN.</p> <p><b>Card Safety:</b> In the event that the Card is lost or stolen or the PIN is disclosed to any other party, the Cardholder shall immediately, thereafter report the said loss, theft or disclosure, together with the particular of the Card, to the Bank in person or by calling the Helpline number 600 522228. Until the loss, theft or disclosure of PIN to third party is reported to the Bank as stated in this article, the Customer will be responsible for the transactions processed by use of the Card.</p> <p>The Bank shall not be liable for any damages or loss resulting from such loss, theft or disclosure of PIN.</p> <p><b>Supplementary Card:</b> The Cardholder agrees that in case of a Card or supplementary Card linked to a Joint Account, fast cash transactions performed on the Bank ATMs, all transactions done on other ATMs, and purchases carried out with the Card will be recorded only on the primary Card Account and the Account from which the main Card was issued .</p> <p><b>Transactions outside UAE:</b> The amount of any Card transaction in a currency other than United Arab Emirates Dirham (AED) will be converted into AED at a rate of exchange determined by the Bank for the date when the relevant transaction is debited to the Card Account. The Bank will impose charges on all transactions processed through the ATMs of other banks whether in United Arab Emirates or abroad.</p>	<p><b>Issuance of Debit Card:</b> Debit card will only be issued if authorized by the customer. The account holder has the option to decline receiving a debit card at the time of account opening or later through calling the Helpline or by visiting the nearest branch.</p> <p><b>Transaction Limits:</b> The Card shall be used for cash withdrawals or purchase within the daily limit determined by the Bank subject to the Bank sole discretion. The bank has the right to make permissible changes to the limits of the debit card at any time after providing advance notification to the customer of 60 days.</p> <p><b>Promotions:</b> Cardholder participation in any promotions will be subject to the promotion terms and conditions announced by the merchant and the Bank shall not be responsible of such promotions.</p> <p><b>Closing the account:</b> In case of closing the Account by the Bank for any reason, the Customer/Cardholder shall promptly return the card to Bank and it will become invalid .</p> <p><b>Schedule of Charges:</b> For detail service of charges, please visit our website <a href="http://www.hbl.com/uae">www.hbl.com/uae</a></p> <p><b>How can you get assistance or make a complaint?</b> Habib Bank Limited Complaint Management Unit Regional Office, Al Abbas Building Bur Dubai, UAE Tel : +971 4 3029100 Helpline: +971 600 522228 Email: <a href="mailto:Phonebanking.uae@hbl.com">Phonebanking.uae@hbl.com</a> Website: <a href="http://www.hbl.com/UAE">www.hbl.com/UAE</a></p> <p><b>If you are not satisfied with our response, you may contact:</b> Central Bank of the UAE Consumer Protection Unit at <a href="mailto:consumer@cbuae.gov.ae">consumer@cbuae.gov.ae</a> or call 800 88283</p>
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I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT

Customer Signature

Customer Name & Date:\_\_\_\_\_Emirates ID:\_\_\_\_\_