

HBL Saving Account is designed to offer ease of account opening to the individuals who need a simple bank account for their day to day saving and is easy to manage for their daily banking needs.

Features	Resident	Non-Resident
Minimum balance requirement	AED 5,000/-	USD 50,000 or equivalent in AED or any other currency
Available Currencies	AED, USD, EUR, GBP	
Over-the-Counter Debit Withdrawals in a calendar month	Up to Six transactions free. AED 10/- per transaction will be applied after six transactions per month	
Cheque Book	Not applicable	
VISA Debit Card	Free	
Account closure charges	No charges if account is closed after six months of account opening	
Mobile App	Free	
SMS Alerts / e-Statement services	Available at no extra charges	
Profit Payout	Half Yearly - Calculated on a minimum balance during the period	
Internet Rate*	0.05%	

\*Prevailing interest subject to change by the bank with a prior notification of 60 days.

#### Profit Calculation Method (Illustration)

Profit Payout				
Account Balance	Prevailing Annual Saving Account Rate	1 Month	6 Months	12 Months
100,000	0.05%	AED 4	AED 25	AED 50

#### Service Charges

Particulars	Charges (exclusive of 5% VAT)	
	Resident	Non-Resident
Fall below Monthly Average Balance Charges	AED 75/- per month	AED 250/- per month
Duplicate Account Statement	AED 50/- per statement	
Branch Counter Transaction Charges	AED 10/- per transaction after six transactions	
Inter Branch Transactions – Cash Deposit	Free	
Inter Branch Transactions - Cash Withdrawal	Free	
Bank Certificate	AED 50/- per certificate	
Bankers Cheque / Pay Order (Through A/c)	AED 75/- per instrument	
Cancellation of Bankers Cheque	AED 75/- per instrument	
Stop Payment Charges	AED 50/-	
Demand Draft - Local	AED 75/- per instrument	
Remittance – Foreign Demand Draft	AED 75/- per instrument	
SWIFT Wire Transfers	AED 120/- per transaction	
Debit Card (Replacement)	AED 25/-	
Cash withdrawal at Other Bank ATMs	AED 2/- per transaction	
Funds Transfers – From Branch	AED 5/- per transaction	
ATM International Cash Withdrawal	AED 20/- in addition to processing fee for foreign currency transaction	
ATM International Balance Inquiry	AED 3/- per Transaction	
Fast Transfer to Pakistan from Branch below USD 100/-	AED 10/- per Transaction	
Fast Transfer to Pakistan from Branch above USD 100/-	Free	

#### You Must Know

**Requirements to open an account:** To open the account you will need to satisfy some identification requirements as per regulatory instructions and banks' internal policies. These may include providing documents and information to verify your identity. Such information may be required on a periodic basis. Please ask us for more details. For detailed schedule of charges, please visit [www.hbl.com/UAE](http://www.hbl.com/UAE) or visit nearest HBL branch.

**Safe Custody:** Safe custody of access tools to your account like ATM cards, PINs, Cheques, e-banking usernames, passwords; other personal information, etc. is your responsibility. Bank cannot be held responsible in case of a security lapse at the customer's end. Our staff will not call and ask you for such information over Phone, email or SMS. HBL would never call you from 600 522228. Protect yourself against fraud and report any incident to [help.uae@hbl.com](mailto:help.uae@hbl.com) or call 600 522228.

**Record updation:** Always keep profiles/records updated with the bank to avoid missing any significant communication. You can contact 600 522228 or email at [eid.uae@hbl.com](mailto:eid.uae@hbl.com) and request to update your information and guidance. Failure to provide valid documents may result in temporary blocking of the debit card.

What happens if you do not use this account for a long period? If your account remains inoperative for 12 months, it will be treated as dormant. If your account becomes dormant, you will not be able to carry out financial transactions from your account. To reactivate your account, you must visit your account branch with valid identification documents.

**Unclaimed Deposits:** In terms of Section 31 of Banking Companies Ordinance, 1962 all deposits which have not been operated during the period of last five years, except deposits in the name of a minor or a Government or a court of law, are surrendered to Central Bank of the UAE by the relevant banks, after meeting the conditions as per provisions of law. The surrendered deposits can be claimed through the respective banks. For further information, please contact 600 522228.

**Statement of Account:** To obtain statement of accounts, you can subscribe to e-statements and receive your account statement at a desired frequency. You can also generate your statement from HBL UAE mobile app or by visiting your nearest HBL UAE branch.

**Terms & Conditions:** The terms and conditions are available in branches and on the bank's website ([www.hbl.com/uae](http://www.hbl.com/uae)) and their application to any services granted are clearly stated by the bank. The Customer agrees to be bound by the said terms and conditions and accept any amendments which may be made by the bank from time to time to these terms and conditions.

HBL UAE reserves the right to change terms and conditions at a later date. Permissible changes to the contract, the bank will give its customers a minimum of 60 calendar days' notice before changes to the terms and conditions of a Financial Product and/or Service, including changes to Fees, can take effect.

**Closing the account:** In order to close your account, please visit your account branch with a request of closure. Account Closure charges of AED 100/- plus VAT may apply if the account is closed within 6 months of account opening.

**Schedule of Charges:** For detail service of charges, please visit our website [www.hbl.com/uae](http://www.hbl.com/uae)

#### 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](mailto:Phonebanking.uae@hbl.com)  
Website: [www.hbl.com/UAE](http://www.hbl.com/UAE)

**If you are not satisfied with our response, you may contact:** Central Bank of the UAE Consumer Protection Unit at [consumer@cbuae.gov.ae](mailto:consumer@cbuae.gov.ae) or call 800 88283

#### I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT

Customer Signature

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