

# HBL

حبيب بنك المحدود  
HABIB BANK LIMITED



## Enabling growth

**HBL** TermDeposit

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

Earn competitive interest and guaranteed returns on your savings, across a range of currencies, with HBL TermDeposit.

HBL TermDeposit is suitable for customers who wish to earn more on their savings.

### HBL TermDeposit Features and Benefits:

1. A safe form of investment ideal for investors seeking low risk investment solutions.
2. Choose from local or foreign currency TermDeposits.
3. Guaranteed returns at competitive interest rates<sup>1</sup>.
4. No establishment fee.
5. Protects and safeguards wealth whilst offering guaranteed returns.

Salient Features	
Low minimum deposit requirement	For Personal Banking Account holders: No minimum starting amount. For Business Banking Account holders: Minimum AED 10,000 or equivalent Foreign Currency Account holders: USD 5,000 or equivalent.
Tenor of your choice <sup>2</sup>	1, 3, 6, 9, 12, or as specified by you.
Multiple currencies <sup>3</sup>	Options to start a term deposit in AED, USD, GBP, EUR, amongst many others.

<p>Opportunity to maximize your returns</p>	<p>Choose different accounts for your initial sum invested and the interest received to be paid into.</p> <p>You can rollover your term deposit into a new deal on maturity, with only the interest portion being credited to your chosen account.</p> <p>Or, you can benefit from even higher rates of interest when you choose to rollover the principal plus interest earned, or if you deposit new money into the Bank.</p>
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### How can I apply for an HBL TermDeposit?

To apply for an HBL TermDeposit, please visit your nearest HBL UAE branch. A simple form is filled out and the term deposit is booked via your existing Current or Savings Account.

New clients can visit any of our branches to open a current or savings account as they choose, and can then apply for a term deposit with their chosen tenor and deposit amount. Our dedicated staff will be happy to assist you with all of your banking queries.

### Who can apply for a TermDeposit?

All of our Personal and Business Banking Account holders can apply for an HBL TermDeposit.

### How can I access my HBL TermDeposit Information?

- 1) **HBL Branches in UAE:** Visit any HBL branch to stay up to date with your HBL TermDeposit. Please visit [www.hbl.com/uae](http://www.hbl.com/uae) for information regarding branch locations and timings.

- 2) **HBL PhoneBanking:** Our 24/7 PhoneBanking is available to access information regarding your HBL TermDeposit, as well as a variety of services such as home remittance, requests for demand draft or cheque book, funds transfer, balance enquiry, transaction activity, card services, etc. Call HBL PhoneBanking at 600-522-228 or +971-4-355-9739.
- 3) **HBL InternetBanking.** Access information regarding your HBL TermDeposit through HBL InternetBanking. Furthermore, you can also conveniently access your account information through the HBL InternetBanking from anywhere in the world. Visit [www.hbl.com/uae](http://www.hbl.com/uae) to register/login.

- <sup>1</sup> Interest rates are subject to change from time to time, but the interest rate applicable to your term deposit at the point the investment is made is fixed for the entire term.
- <sup>2</sup> Encashment of the deposit before the maturity of the tenor may in certain cases result in penalty/charges for the customer.
- <sup>3</sup> All currency conversions will be at prevailing exchange rates at the discretion and determination of the Bank.

For further information, please call HBL PhoneBanking on 600-522-228 or +971-4-355-9739.

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