

Right choice for your business needs

Visa Signature Business Debit Cards
by Habib Bank AG Zurich



(Incorporated in Switzerland 1967)

VISA

Right choice for your business needs

Visa Signature Business Debit Card



Your HBZ Visa Signature Business Debit card is internationally recognised and accepted at over 29 million merchant outlets and 1.5 million ATMs in more than 200 countries and territories worldwide. It provides:

Control - Separation of personal and company expenditures.

Convenience - Simple access to funds at home or abroad and unsurpassed acceptance.

Peace of Mind - (i)Secure POS transaction with proven chip & PIN technology. (ii)3D secure protection for e-commerce transactions. And (iii)Transaction alerts (SMS).

Developed specifically to meet the needs of Small businesses, entrepreneurs, independent contractors, and sole proprietors. It brings you Purchasing Flexibility, Online Convenience, Valuable Services & Protection and Worldwide Acceptance, which helps you in;

- ➔ separating your company expenses and personal expenses.
- ➔ purchasing goods & services via convenient and easy-to-use payment method.
- ➔ achieving greater savings by managing costs more effectively.

Signature rewards

Visa luxury hotels collection (VLHC)

VLHC is composed of over 900 intriguing and prestigious properties. All properties, from boutique gems to world famous hotels, provide a premium collection of benefits specially designed to offer an unparalleled experience. Avail this offer by booking through visaluxuryhotels.com

- ➔ Best available rate guarantee.
- ➔ Automatic room Upgrade upon arrival.
- ➔ Complimentary in-room Wi-Fi.
- ➔ Complimentary continental breakfast daily.
- ➔ \$25 USD food or beverage credit.
- ➔ VIP guest status – 3pm check out upon request

LoungeKey - Airport lounge access

With access to over 750 airport lounges all around the world, you have the privilege of having relaxing, stress-free journeys wherever they go.

- ➔ Premium airport lounges worldwide
- ➔ Unlimited complimentary access for card holders.
- ➔ Additional guests are charged at US\$27 per visit per guest.
- ➔ Website to view card visit history & program details.
- ➔ No registration required to activate the card
- ➔ Accompanying guest(s) charged US\$27 per visit per guest directly on your card.
- ➔ Customers will only need to create login details if they wish to download the app.

Visit www.loungekey.com/visasignaturemena for details.

Avis Car Rental

Discounts and Privileges at Avis for you. Avis Car Rental operates one of the world's best-known car rental brands with a truly global footprint. Offer includes upto 35% discount on Standard Rates and 30% off international leisure rates.

Visit www.avisworld.com/visa to avail offer.

Concierge services

The 24-hour concierge provides personal service, taking care of all the details so you can simply take your seat and enjoy:

- ➔ Restaurant advice.
- ➔ Booking tables, including those that are hard-to-get.
- ➔ Travel arrangements: booking flights, hotels, car rental, hotel transfers, tourist advice.
- ➔ Shopping recommendations, sourcing a product.
- ➔ Arranging a special gift, sending flowers & much more!

For more information, call: +9714 361 1234.

International medical & travel assistance

This service helps you and your immediate family when you are travelling together to a location outside of your principal country of residence for upto 90 days. Complimentary services include helping you get medical telephone advice, putting you in touch with a local medical service provider and with someone to monitor your medical condition both during and after hospitalisation. Rest assured, we will do everything possible to make your trip memorable for all the right reasons.

- ➔ Prepare before you leave home. Note, Your International SOS contact phone no. listed below.
- ➔ Call International SOS Assistance Centre for free pre-travel information and advice.
- ➔ Download our brochure about Your International Medical & Travel Assistance Services.

For your free pre-travel advice or when medical, travel or insurance assistance is needed, please call:

- ➔ +44 (0) 208 762 8373 (English)
- ➔ +7 (495) 937 6453 (Russian, English)
- ➔ +971 (4) 253 6024 (Arabic, French, English)

Travel insurance

Use your card to pay for your travel & you will receive complimentary travel insurance in respect of that trip. For visa application purposes & evidence of cover, please download Certificate of Insurance.*

Purchase protection

When paying with your card, you may benefit from Purchase Protection for lost, stolen or damaged goods purchased.*

Extended warranty

Use your card to pay for your purchases & items purchased may be eligible for the benefit of Extended Warranty. This benefit automatically doubles the original manufacturer's warranty for selected items purchased with your card. **

Global Customer Assistance Service (GCAS)

GCAS exists to provide you the world-class customer service that you deserve. Providing essential services when you need it most, GCAS adds genuine value to your card, when you travel.

- ➔ Lost or stolen card reporting
- ➔ Emergency card replacement.
- ➔ Emergency cash disbursement up to US\$5,000.
- ➔ Emergency payment authorization



Call +971 4 361 1234 for more information.

Special Offers - Made For You

A number of special offers are provided throughout the year. Visit HBZ website for details.

Visa Explore App

Visa Explore App is a one access point for all Visa global, regional & local offers for our regions' card holders.



It helps find out latest Visa offers and promotions overseas or nearby you. It features (a) Quick access to emergency assistance and concierge numbers (b) ATM locator (c) Currency converter (d) Nearby deals (e) Save and share deals (f) Filter deals by type and preference (g) Contacting merchants offering deals

The App can be download through App Store or Google Play for your smartphone. ***

Additional services & benefits

HBZ Web & Mobile banking

Have a better control on your card activities. Subscribe to HBZweb or mobile portal to take further control by:

- ➔ changing daily transaction limit of the card
- ➔ enabling/disabling countries for the card
- ➔ activating/deactivating ePayments on the card
- ➔ activating/suspending card

Visit HBZ website to register online & to download HBZ Mobile App for your smartphone.

HBZgsm - sms alerts

Keep a check of your account balances and transactions via sms intimations.

Subscribe to HBZgsm banking that delivers account information to your mobile phone via SMS.

This event-based system

sends account

information of your mobile

based on the defined rules to

receive Account

Balance information, Transaction details or other inquiries.



HBZeStatement

Avoid hassle and charges for receiving your account/card statement physically. Subscribe to HBZ eStatement to receive your account/card statement instantly via secure email, free of charge. HBZ eStatement is sent securely to the customer's subscribed email address, as a password protected PDF file.

Tariffs

- ➔ Annual membership fee AED 150/-
- ➔ Additional card membership fee AED 150/-
- ➔ Supplementary card membership fee Free
- ➔ Foreign currency transaction fee 2.00 %
- ➔ Card replacement fee AED 25/-
- ➔ PIN replacement fee AED 25/-
- ➔ HBZatm transactions in the UAE Free
- ➔ Non-HBZatm transactions in the UAE AED 2/-
(per transaction)
- ➔ Copy of Sales Slip AED 25/-
- ➔ Daily card limit AED 50,000/-

* Terms & conditions apply.

** Please refer to the terms and conditions for full policy details, including cover, conditions, limits and exclusions.

*** Visit www.visamiddleeast.com/visaexplore for Terms & Conditions.

UAE Branch Network

MAIN BRANCH

Baniyas Square, Deira, Dubai

CORPORATE BRANCH

Khalid Bin Walid Road, Dubai

AL FAHIDI STREET BRANCH

Al Fahidi Street, Dubai

SHEIKH ZAYED ROAD BRANCH

Umm Al Shief, Dubai

SHEIKH HAMDAN STREET BRANCH

Sh. Hamdan Street, Abu Dhabi

AL FALAH STREET BRANCH

Al Falah Street, 4th Street Interchange, Abu Dhabi

SHARJAH BRANCH

Borj Avenue, Near Rolla, Sharjah