



Date: 1st January 2022

The table below reflects a comparison of products offered by Habib Bank AG Zurich (herein referred to as HBZ) along with the summary of the benefits, rates, fees, termination costs and risks of the financial product. The information provided here is indicative only and subject to change. Please refer to the detailed Key Facts Statement for each product for additional information.

Particulars	Visa Classic	Visa Platinum	Visa Infinite	Mastercard Gold	Mastercard Silver
Card currency	AED	AED	AED	AED / USD	AED / USD
Card available in	Conventional	Conventional	Conventional	Conventional	Conventional
Annual Fee (AED)	100	200	1000	350	200
Interest Rate per month	1.99%	1.75%	1.50%	1.99%	1.99%
Card Limits (per day in AED)	Upto Card Limit	Upto Card Limit	Upto Card Limit	Upto Card Limit	Upto Card Limit
<i>Note : This limit can be used for POS + Online and 20% of card limit is available for cash withdrawal</i>					
Define Country Usage	Available	Available	Available	Not available	Not available
<i>Note : The card can be restricted for usage by country (via HBZ web banking)</i>					
Cash withdrawal fee	3% or aed 50 whichever is higher per transaction				
3D Secure / Chip & PIN enabled	Yes	Yes	Yes	Yes	Yes
Contactless transaction limit	AED 500 (however, could vary by merchant/country)				
Foreign currency conversion fee	2.5%	2.5%	2.5%	2.5%	2.5%
PIN Replacement	Free	Free	Free	AED 25	AED 25
Card Replacement Fee	AED 75	AED 75	AED 75	AED 75	AED 75
Supplementary cards	2 free	2 free	2 free	2 free	2 free
Special offers	Exclusive Visa offers across a range of categories - Dining, Entertainment, Shopping, Travel & Lifestyle *			Not applicable	Not applicable
Lounge Key	Not applicable	Not applicable	Available *	Not applicable	Not applicable
Important	<ul style="list-style-type: none"> <li>» Never share your PIN/CVV with anyone or on social media</li> <li>» Bank or its employees never ask for PIN/OTP or other confidential details</li> <li>» Please notify the Bank at 800-HABIB (24x7) immediately in case card is lost or stolen or compromised</li> <li>» In case of any dispute, please fill the Dispute Form. This could take 90-120 days in resolution.</li> </ul>				

\* Visit <https://www.habibbank.com/uae/home/uaeHome.html> for more details.