



Date: 1st January 2022

This table will come below the Accounts comparison table.

Particulars	Visa Classic	Visa Platinum	Visa Infinite *
Debit card currency	AED	AED	AED
Card available in	Conventional	Conventional & Islamic	Conventional & Islamic
Annual Fee	Free	Free	Free
Card Limits (per day in AED)	5,000	10,000	100,000
<i>Note : This limit can be between ATM + POS + Online (via HBZ web banking) based on customer need</i>			
Define Country Usage	Available	Available	Available
<i>Note : The card can be restricted for usage by country (via HBZ web banking)</i>			
Non-HBZ ATM transaction fee	AED 2 per transaction	AED 2 per transaction	AED 2 per transaction
Foreign Currency withdrawal fee	AED 20 per transaction	AED 20 per transaction	AED 20 per transaction
Foreign currency conversion fee	2%	2%	2%
Joint Accounts or Accounts with signing limits	No debit card issued	No debit card issued	No debit card issued
3D Secure / Chip & PIN enabled	Yes	Yes	Yes
Contactless transaction limit	AED 500 (however, could vary by merchant/country)		
Special offers	Exclusive Visa offers across a range of categories - Dining, Entertainment, Shopping, Travel & Lifetsyle **		
Lounge Key	Not applicable	Not applicable	Available **
Important	<ul style="list-style-type: none"> » Never share your PIN/CVV with anyone or on social media » Bank or its employees never ask for PIN/OTP or other confidential details » Please notify the Bank at 800-HABIB (24x7) immediately in case card is lost or stolen or compromised » In case of any dispute, please fill the Dispute Form. This could take 90-120 days in resolution. 		

* Subject to account balance.

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