



Date: 1st January 2022

The table below reflects a comparison of products offered by the Islamic window "SIRAT" of 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 products. The information provided here is indicative only and subject to change. Please refer to the detailed Key Facts Statement for additional information.

Particulars	Islamic Current Account	Islamic Saving Account	Islamic Time Deposits
Currencies	AED, USD	AED, USD	AED, USD
Minimum Balance requirement	AED 3,000	AED 3,000	AED 25,000
Fall Below Fee	AED 25	AED 25	NA
Cheque Book (first)	Free	Not available	Not available
Profit Earning	No, Qard Basis	No, Qard Basis	Yes, Indicative Wakala Profit Rates are offered
Web Banking & Mobile App	Free	Free	Free
e-Statement (4 frequencies to choose from : Annual, Half-yearly, Quarterly, Monthly)	Free	Free	Free
Teller Transactions per month	Upto 6 Free ; AED 10 per transaction	Upto 6 Free ; AED 10 per transaction	Not applicable
Cash Deposit & Withdrawal	Yes	Yes	No
Cheque / PDC deposit	Yes	Yes	No
IBAN	Yes	Yes	Yes
Debit Cards			
- Visa Platinum	Yes	Yes	No
- Visa Infinite	Yes	Yes	No
Account Closure fee	AED 100	AED 100	Cost (Max 1%)
Risks	<ol style="list-style-type: none"> 1. Non-maintenance of minimum balance can result in incurring Fall Below Fees 2. Issuance of cheques without adequate balance will result in cheque return charges 3. More than 4 cheque returns for insufficient funds in 12-month period will result in closure of relationship 	<ol style="list-style-type: none"> 1. Non-maintenance of minimum balance can result in incurring Fall Below Fees 	<ol style="list-style-type: none"> 1. Pre-mature closure of Time Deposit will result in lower or loss of profit 2. Min Time Deposit amount (w.e.f. 1st April 2022) will be AED 25,000