



Date: 1st January 2022

The table below reflects a comparison of Debit Cards offered by Islamic window "SIRAT" of Habib Bank AG Zurich (herein referred to as HBZ) along with the summary of the benefits and fees. The information provided here is indicative only and subject to change. Please refer to the detailed Key Facts Statement for each Islamic Accounts product for additional information..

| Particulars   | Visa Platinum  | Visa Infinite *        |
|---|--|------------------------|
| Debit card currency   | AED  | AED                    |
| Annual Fee  | Free   | Free                   |
| Card Limits (per day in AED)  | 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              |
| <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  |
| Foreign Currency withdrawal fee   | AED 20 per transaction   | AED 20 per transaction |
| Foreign currency conversion fee   | 2%   | 2%                     |
| Joint Accounts or Accounts with signing limits  | No debit card issued   | No debit card issued   |
| 3D Secure / Chip & PIN enabled  | 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 & Lifestyle **  |                        |
| Lounge Key  | Not applicable   | Available **           |
| 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> |                        |

\* Subject to account balance.

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