

### HBZgsm service

Our HBZgsm service offers an added layer of security to account holders, providing a variety of notifications about account-related activities. You will receive real-time transaction alerts, helping you to quickly identify potential unauthorised payments. For more information on our HBZgsm service, please contact your relationship manager.

### Protect your online purchases

When you use an HBZ Sirat Personal Debit Card to shop online, your purchases are protected against internet fraud by Verified by Visa — meaning you won't be liable for transactions completed without your permission.

### Safe and secure

The HBZ Sirat Personal Debit Card is equipped with powerful card encryption, making payments safer than ever. All your purchases are secured by your personalised PIN — whether you're conducting transactions locally or internationally.



### 24-hour helpline

You can contact us any time on our 24-hour helpline to:

- report your card as lost or stolen;
- make transaction enquiries; or
- activate your card.

Call 0800 644 4429 from the UK or +44 (0)20 7118 4429 from abroad.

### Manage your card online

If you're an online customer, you can log onto your HBZweb banking account to:

- mark your card as suspended;
- activate or deactivate international transactions;
- activate or deactivate online transactions; and
- manage your card limits.

To apply for the HBZweb banking service, please contact your relationship manager.

### For more information

Call us on 0808 16 HABIB (42242)<sup>4</sup> from the UK or +44 (0)20 3667 8596 from abroad.

Email us at [visa.uk@habibbank.com](mailto:visa.uk@habibbank.com)

<sup>4</sup> Debit card customer support is available between 9am and 5pm.

You can only use the HBZ Sirat Personal Debit Card where you see the Visa symbol.

### Important information

Habib Bank AG Zurich is a trading name of Habib Bank Zurich plc. Habib Bank Zurich plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 627671.

Habib Bank Zurich plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.

### Registered address

Habib House, 42 Moorgate, London EC2R 6JJ. Registered in England and Wales. No. 08864609. Phone: +44 (0)20 7452 0200.

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HBZ  
**Sirat**  
Path to success

HBZ Sirat Personal Debit Card



[www.habibbank.com](http://www.habibbank.com)

## HBZ Sirat Personal Debit Card

The HBZ Sirat Personal Debit Card is the convenient way to make secure payments online or in store, as well as access funds in the UK and internationally.

You can now manage your everyday finances quickly and easily without needing to use cash.



### Set your own limits

In line with efforts to personalise our services, we offer you the ability to customise your daily spending limits. Your HBZ Sirat Personal Debit Card comes with the below default limits and channels. To set your allowances, please contact your relationship manager.

| Default limits <sup>1</sup>   | United Kingdom<br>(maximum) | International<br>(maximum) |
|-------------------------------|-----------------------------|----------------------------|
| Cash withdrawals <sup>2</sup> | £300 daily                  | £300 daily*                |
| In-store purchases            | £5,000 daily                | £300 daily*                |
| Online                        | £5,000 daily                | n/a                        |
| Over the phone                | £2,000 daily                | n/a                        |

\*equivalent

| Charges                       | United Kingdom | International                         |
|-------------------------------|----------------|---------------------------------------|
| Cash withdrawals <sup>3</sup> | Free           | 2.5% transaction fee plus £2 cash fee |
| In-store purchases            | Free           | 2.5% transaction                      |
| Online or over the phone      | Free           | n/a                                   |

<sup>1</sup> All limits are subject to the availability of adequate funds in the account to cover the transaction.

<sup>2</sup> Some ATM operators' single transaction limits may vary. However, the maximum limit set by Habib Bank Zurich plc will not be more than £300 in any 24-hour period.

<sup>3</sup> Some ATM operators may charge a withdrawal fee which is not levied by Habib Bank Zurich plc.

### Keep your card and PIN safe

It's important to keep your card and PIN separate. To ensure the safety and security of your money, we advise you take the following steps:

- Tell us immediately if your card has been lost or stolen, or if there have been any unauthorised transactions.
- Never lend your card to anyone or share your PIN.
- Always shield your PIN when making payments in store and contact us immediately if you think someone else knows your number.
- Only shop on reputable websites.
- You can change your PIN quickly and easily at most ATMs in the Visa global network. Avoid selecting a number that may be easy for someone else to guess, such as your date of birth or part of an address.



For your convenience, your card comes with contactless technology, a simple tap to pay for purchases up to £45 at checkouts displaying the contactless logo.

