

HBZ Sirat Personal Infinite Debit Card benefits

Global Customer Assistance Service (GCAS)

24/7 real time multilingual support and resolutions to cardholder service enquiries through digital channels – such as lost/stolen card, emergency card replacement and emergency cash disbursements. For lost or stolen cards kindly refer to our 24-hour helpline mentioned overleaf.

Special offers – made for you

A number of special offers are provided to our Visa Infinite Debit Cardholders throughout the year. To learn more kindly visit www.habibbank.com/uk/home/ukHome.html, as offers are updated regularly.

Visa Premium Concierge

This 24-hour concierge provides a personal service ranging from restaurant advice, booking tables, travel arrangements, shopping recommendations and VIP access to entertainment tickets. This service is available in English, French, Italian or German via multi-channel access: phone, email and mobile app. For more information, scan the QR code overleaf.

Visa Luxury Hotel Collection

Premium online hotel booking platform with more than 900 properties across the globe. Cardholders can enjoy up to seven VIP perks with each booking – such as complimentary breakfast, complimentary in room Wi-Fi, late checkout & room upgrades when available.

Airport Priority Pass

As a Visa Infinite Debit Cardholder, you are entitled to a complimentary membership in Priority Pass. This allows you to wait for your flight in a relaxed atmosphere in one of more than 1,200 Priority Pass lounges around the globe. For more information, scan the QR code overleaf.

AirRefund

Gain access to flight delay and cancellation compensation claims when you book your flights via your Visa Infinite Debit Card.

To learn more about the offers please visit our website www.habibbank.com or contact your Relationship Manager.

24-hour helpline

You can contact us any time on our 24/7 helpline to:

- report your card as lost or stolen; 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 are 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 HBZweb banking services, please contact your Relationship Manager.

For more information

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

Email us at visa.uk@habibbank.com

⁴ Customer support for Debit Card enquiries is available from 09:00 to 17:00 Monday to Friday (UK times).

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

Important information

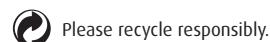
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Habib Bank Zurich plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.

Registered address

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

HBUK 072 – 26.02.2024



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HBZ Sirat Personal Infinite Debit Card

www.habibbank.com

HBZ Sirat Personal Infinite Debit Card

The HBZ Sirat Personal Infinite Debit Card is the convenient way to make secure payments online or in store, as well as having access to 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 to customise your daily spending limits. Your HBZ Sirat Personal Infinite Debit Card comes with the below default limits and channels. For more information on your spending limits, please contact your Relationship Manager.

Default limits ¹	United Kingdom (maximum)	International (maximum)
Cash withdrawals ²	£500 daily	£500 daily*
Purchase limit	£25,000 daily	£25,000 daily*
Contactless limit	£100 per transaction	£100 per transaction*

*GBP equivalent

Charges	United Kingdom	International
Cash withdrawals ³	Free	Free
In-store purchases	Free	Free
Online or over the phone	Free	n/a

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

² Some ATM operators' single transaction limits may vary. However, the maximum limit set by Habib Bank Zurich plc will not be more than £500 in any 24-hour period.

³ 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 PIN.
- Only shop on trusted 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 £100 at checkouts displaying the contactless logo.

