What is the HBZ Fixed Term Deposit?

- The HBZ Fixed Term Deposit is a fixed term account, which is opened for a period of 5 years, 3 years, 2 years, 1 year, 6 months, 3 months or 1 month.
- Your money earns a fixed rate of interest and is paid at the end of your deposit term.
- You cannot access your money during the account term. You should not place your money in a HBZ Fixed Term Deposit if you may need to have access to it before the account term ends.

Product Summary

Account Name

HBZ Fixed Term Deposit

What is the Interest Rate?

Please contact your branch or Relationship Manager for the current available. The interest rates shown are the rates per year, even where the deposit term is less than a year.

> The gross interest rate is the interest rate you are paid, without tax being taken off. The AER (Annual Equivalent Rate) shows what the interest rate would be if interest was paid and compounded each year.

When is interest calculated and paid?

We calculate interest daily on the balance of your account, starting on the day we receive your deposit into your account. We will pay at the end of the account term.

if the account term ends on a business day, we will pay you interest up to and including that business day. If the account term ends on a day that is not a business day. then we will pay you interest up to and including the next business day.

Can Habib Bank AG Zurich Change the Interest Rate?

No. The rate is fixed for the duration of the account term.

At the end of the account term, if you choose to roll all or part of your maturing deposit into a new term, we will let you know what the new fixed interest rate is before your deposit rolls over.

What Would the Estimated Balance Be at the End of the Account Term, Based on a 5,000 Deposit?

The table below shows an example of what would be paid by the end of the account term. We have assumed that (i) you make a deposit of £5,000, (ii) the expected interest rates are 4.15% AER for 6 months, 4.51% AER for 12 months, 4.10% AER for 2 years, 4.05% AER for 3 years and 4.00% AER for 5 years, and (iii) you keep the deposit in the account for the full account term.

Term	Deposit Amount	Profit	Balance At The End Of The Account Term
6 months	£5,000	£102.75	£5,102.75
12 months	£5,000	£225.50	£5,225.50
2 years	£5,000	£418.40	£5,418.40
3 years	£5,000	£633.16	£5,633.16
5 years	£5,000	£1,083.26	£6,083.26

This is for illustrative purposes only and does not take into account your individual circumstances.

How Do I Open & Manage My Account?

Before you apply

- You must be over 18.
- You must hold a current account with us in the UK. If you do not, you can open a current account at the same time you apply for HBZ Fixed Term Deposit.
- You must meet our identification requirements. Please call your branch or Relationship Manager for more information.

How to apply

You can apply by completing our application form and returning this to us. You can apply in your sole name, or jointly with up to 4 individuals. They must also meet our application conditions (set out above).

You must make a single deposit from your nominated account into your current account which will placed into your Fixed Term Deposit. You can do this by instructing your UK Bank or building society or outside the UK to send us money electronically (for example, by Faster Payment / CHAPS) or you can pay by cheque.

If you are rolling over an existing deposit, you can add to the amount you are rolling over into your new Fixed Term Deposit. You can do this by making a single payment from your nominated account, as explained above.

If we accept your application

We will send you a deposit confirmation certificate which will give you the details of your, fixed interest rate, the deposit serial number of deposit and your Fixed Term Deposit details. Please use these details when you contact your branch / RMs for any assistance or information you may require.

Managing your account

The below table shows the minimum and maximum deposit amount requirement.

Type of Account	Minimum Deposit Amount	Maximum Deposit Amount
Personal - UK Residence	£5,000	£1,000,000
Business - UK Residence	£10,000	£1,000,000
Personal - Non-UK Residence	Please contact the Branch or your Relationship Manager	
Business - Non-UK Residence	Please contact the Branch or your Relationship Manager	

Please contact the Branch or your Relationship Manager should you wish to place more than the maximum deposit amount as stated above.

You can give us instructions in relation to your account in writing signed by you, by post or by visiting our branch. If you give us an instruction by telephone or email, we will ask you for signed written confirmation.

We do not offer an online banking facility for the Fixed Term Deposit. However, as a current account customer you will be able to view your balance and make payments using your login details.

Can I Withdraw Money?

You cannot withdraw any of your balance, or close your Fixed Term Deposit, during the account term. However, in exceptional circumstances, for example, in the event of death, we may allow your Fixed Term Deposit to be closed early, and we will pay the balance and may pay interest up to the date of early closure on receipt of a request to do so.

Please see condition 3.4 in the withdrawals section of HBZ Fixed Term Deposit's Terms and Conditions for more information.

When your account term ends

We will send you a reminder at least 30 days before the account term ends and we will ask you to tell us what you want to do with your deposit once the account term ends. You will have the option to:

- Roll all or part of your balance over into a new Fixed Term Deposit.
- Tell us to pay all or part of your balance to your nominated account.

For the new rates, you should contact the branch or your Relationship Manager.

Additional Information

Please see the Frequently Asked Questions below for more information. If you have any questions which are not answered there, you can contact us using the details set out below.

Frequently Asked Questions

How Can You Contact Us?

You can:

- Contact your branch or designated Relationship Manager.
- Call our Customer Service team on **+44 (0) 808 1642242** or email us at **customerservice.uk@habibbank.com** (Mon-Fri: 09:00am – 05:00pm);
- Visit your branch or to find more details about our locations, please visit our page: https://habibbank.com/gb/branch-locator/.

Keeping Safe

Be careful if you receive a message or call that appears to come from us. We will never:

- Ask you to give us any of your security details in full over the phone.
- Give your account details and ask you to make a payment to that account.

If you are not sure if the message or call is from us:

- DO NOT respond.
- DO NOT click on any link or call any number in the message.
- DO NOT give the caller any information.
- HANG UP before trying to make a new call. A fraudster may have kept the line open.
- CALL your Relationship Manager or call your respective branch. Please visit our page to find out contact details for your branch. "https://habibbank.com/gb/branch-locator/".

What if You Change Your Mind About Opening the Account?

Because the account is a fixed term deposit, you cannot cancel your agreement with us if you change your mind. You should think carefully about whether you might need access to your money during the account term. If you do, then you should not open the Fixed Term Deposit.

How Does a Joint Account Work?

A joint account is where you hold the account with someone else. Special rules apply to joint accounts. For example, we can take instructions from any joint account holder, without checking with the other account holders.

For more information, please see condition 7 in our Terms and Conditions (Operating and Using Account).

What if You Are Not Happy With Your Account, or Our Services?

You can complain to us at any time. If we cannot resolve your complaint, then you have a right to complain to the Financial Ombudsman Service. The Financial Ombudsman Service is a free and easy-to-use service that settles complaints between customers and financial services businesses. You can find out more by visiting its website: www.financialombudsman.org.uk

For more information, please see condition 40 for Personal and condition 39 in our Business Terms and Conditions for General Banking (Complaints Handling and Redress).

Do You Need Extra Help?

If you are affected by illness, injury or something that has happened and you are finding it difficult to manage your account, please get in touch. We will do what we can to help. Please be assured that any information you give us will be kept confidential.

How We Use and Share Your Information?

Our Privacy Policy explains the personal information we collect about you, how we process it, who we might share your personal information with, and your rights in relation to your personal information.

Our up-to-date Privacy Policy is available on our website: "https://habibbank.com/gb/data-privacy-notice/". You can call us or visit our branch if you want a printed copy.

What About Tax?

We pay interest gross, i.e. without deducting tax. You may have to report your interest income to HM Revenue & Customs (or any overseas tax authority), and you may have to pay tax on this. You should speak to a tax advisor if you are unsure.

If we believe you are a US citizen or a tax resident outside the UK, we have to share information about you and your account with HM Revenue & Customs. HM Revenue & Customs may then share this with overseas tax authorities. Please tell us if you are (or if you become) a US citizen, or a tax resident overseas.

How Is Your Money Protected?

Eligible deposits with us are protected by the Financial Services Compensation Scheme. You can find out more information on our website, or by visiting www.fscs.org.uk

Who Regulates Us?

Habib Bank AG Zurich is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 627671)

Habib Bank AG Zurich is the trading name of Habib Bank Zurich plc. Registered Office: Habib House, 42 Moorgate, London EC2R 6JJ.

Registered in England and Wales: Company registered number: 08864609.

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.