

Dear Valued Customer,

For 52 years our corporate philosophy has been "Service with Security". In Habib Bank AG Zurich's (HBZ) history we have overcome many challenging situations with the valuable support of our customers, the COVID-19 pandemic will not be any different. Our focus remains on ensuring uninterrupted access to banking services for all our customers.

Since the launch of our web banking (HBZweb) in 2000, we have continuously improved our digital channels. Today, our suite of web banking, mobile banking (HBZmobile) and contact centre services enable you to carry out most of your regular transactions remotely.

We encourage you to use these channels to carry out the following transactions.

» List of Web based Account Services:

- 1) Local Funds Transfer in AED.
- 2) Funds Transfer in Foreign currency.
- 3) Internal Transfer (within HBZ accounts).
- 4) FX buying and Selling (SPOT).
- 5) Securities Trading (UAE and US markets).
- 6) Documents updation (Emirates ID, Passport-Visa and Trade License).
 [Note: Documents can only be uploaded after the expiry date]
- 7) Utility Bill Payments (ETISALAT, DU, DEWA, FEWA, SALIK, NOL).
- 8) Download Bank Statements.
- 9) Request for adding/editing/deleting email address for eStatements.
- 10) Outward SWIFT copies for foreign currency payments (FCY) and local payments (FTS).
- 11) View and Print Outward and Inward Cheque status along with cheque images.
- 12) View Cheques Deposited and clearing status.
- 13) Activate Debit/Credit Cards (also possible via calling helpline at 800 HABIB (42242)).

 [HBZ Visa Debit/Credit Cards are enabled for digital wallets i.e. Samsung Pay / Garmin Pay / Fitbit Pay / Google Pay]
- 14) Block Debit/Credit Cards (also possible by calling the HBZ helpline at 800 HABIB (42242)).
- 15) Manage Debit/Credit card limits.
- 16) Secure mail (for communication with the Bank).

» List of Online Trade Finance Services:

- 1) Request for LC opening/amendment.
- 2) TR TT request online (Transaction Request upload).
- 3) Import Documents Settlement Request Online (Transaction request upload).
- 4) Import PAD and Discrepant Documents Retirement Online.
- 5) Settlement of TR Online.
- 6) View/Print Export LC and Amendments online.
- 7) View Export Documents Status online.
- 8) View/Print Trade related payment advice online.

For more information / guidance on any of these services, please call our helpline at 800 HABIB (42242).

Habib Bank AG Zurich, United Arab Emirates.