



Date: 1st January 2022

The table below reflects a comparison of products offered by Habib Bank AG Zurich (herein referred to as HBZ) along with the summary of the benefits, rates, fees, termination costs and risks of the financial product. The information provided here is indicative only and subject to change. Please refer to the detailed Key Facts Statement for each product for additional information.

| Particulars | Visa Classic | Visa Platinum | Visa Infinite | Mastercard Gold | Mastercard Silver |
|-----------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------|-----------------|-------------------|
| Card currency | AED | | | AED / USD | |
| Card available in | Conventional | | | | |
| Annual fee (AED) | 100 | 200 | 1000 | 350 | 200 |
| Interest rate per month | 1.99% | 1.75% | 1.50% | 1.99% | |
| Card limits (per day in AED) <i>Note: This limit can be used for POS + Online & 20% of card limit is available for cash withdrawal</i> | Upto card limit | | | | |
| Define country usage <i>Note : The card can be restricted for usage by country (via HBZ web banking)</i> | Available | | | Not available | |
| Cash withdrawal fee | 3% or AED 50 (whichever is higher per transaction) | | | | |
| 3D Secure / Chip & PIN enabled | Yes | | | | |
| Contactless transaction limit | AED 500 (however, could vary by merchant/country) | | | | |
| Foreign currency conversion fee | 2.5% | | | | |
| PIN replacement | Free | | | AED 25 | |
| Card replacement fee | AED 75 | | | | |
| Supplementary cards | 2 free | | | | |
| Special offers | Exclusive Visa offers across a range of categories - Dining, Entertainment, Shopping, Travel & Lifestyle * | | | Not applicable | |
| Lounge key | Not applicable | | Available * | Not applicable | |
| Important | <ul style="list-style-type: none"> » Never share your PIN/CVV with anyone or on social media. » Bank or its employees never ask for PIN/OTP or other confidential details. » Please notify the Bank at 800 HABIB (42242) immediately in case card is lost or stolen or compromised. » In case of any dispute, please fill the Dispute Form. This could take 90-120 days in resolution. | | | | |

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