



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 *
Debit card currency	AED		
Card available in	Conventional	Conventional & Islamic	
Annual fee	Free		
Card limits (per day in AED) <i>Note : This limit can be allocated via HBZweb banking across ATM withdrawal + Point-of-sale (POS) + Online purchase based on need</i>	5,000	10,000	100,000
Define country usage <i>Note : The card can be restricted for usage by country (via HBZweb banking)</i>	Available		
Non-HBZ ATM transaction fee	AED 2 per transaction		
Foreign currency withdrawal fee	AED 20 per transaction		
Foreign currency conversion fee	2%		
Joint accounts or accounts with signing limits	No debit card issued		
3D Secure / Chip & PIN enabled	Yes		
Contactless transaction limit	AED 500 (however, could vary by merchant/country)		
Special offers	Exclusive Visa offers across a range of categories - Dining, Entertainment, Shopping, Travel & Lifestyle **		
Lounge key	Not applicable		Available **
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. 		

* Subject to account balance.

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