



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	Secured Overdraft	Personal Loan	Auto Loan	Auto Murabaha Finance	Mortgages	Ijara Finance	Lending Against Securities	Credit Card
Banking Type	Conventional	Conventional	Conventional	Islamic	Conventional	Islamic	Conventional	Conventional Only -Mastercard and Visa Card Types available
Product Benefits	Facilitates short term financing against interest earning deposit through a revolving facility	Provides access to funds for personal needs with repayment in easy monthly instalments	Provides financing for ownership of new/used vehicle with repayment in easy monthly instalments	Provides ownership of new/used vehicle with payment in monthly instalments	Provides financing for purchase of property, refinancing of existing owned property or provide access to funds for renovation or construction	Provides financing for purchase of new property or existing owned property.	Facilitates short term financing against investments	Provides the convenience to make purchases through a monthly settlement cycle on a bank provided card limit. Partial limits are available for emergency cash withdrawal if required
Eligible Customers	Facility extended against Term Deposit (AED & USD Currency)	Salaried & Self Employed Individuals	Salaried & Self Employed Individuals	Salaried & Self Employed Individuals	Salaried & Self Employed Individuals	Salaried & Self Employed Individuals	Resident & Non-resident Individuals	Salaried & Self Employed Individuals
Pricing & Fees	Interest Rate: Time Deposit + Bank Margin of Maximum 2% Processing fees : AED 200	Interest Rate: Fixed rates starting from 14% per annum Processing Fees: 1% of loan amount (min AED 500, maximum AED 2,500) Late Payment Fees: AED 200 Loan Cancellation Fees: AED 100	Interest Rate*: Flat Rates starting from 3.50% Processing Fees: 1% of loan amount (min AED 500, maximum AED 2,500) Late Payment Fees: AED 200	Profit Rate*: Flat Rates starting from 3.50% Processing / Documentation Fees: 1% of Finance amount (min AED 500, maximum AED 2,500) Late Payment Fees (will be given as charity) : AED 200	Interest Rate: Fixed Rates starting from 2.75% per annum. Follow on Variable Rates starting from 3.75% per annum (2.25% bank margin + 3m EIBOR) Processing Fees: Varies by type of mortgage. Maximum of 1% of Loan Amount Late Payment Fees: AED 500	Return Rate: Fixed Return Rates starting from 2.75% per annum. Follow on Variable Return Rates starting from 3.75% per annum (2.25% bank margin + 3m EIBOR) Processing / Documentation Fees: Varies by type of mortgage. Maximum of 1% of Finance Amount Late Payment Fees (will be given as charity): AED 500	Interest Rate: Variable margin of 0.5% to 4% linked to 3-month EIBOR Processing Fees : Max 1% of the facility	Annual Profit Rate: Ranges from 18% to 23.88% Cash Advance Fees: higher of 3% of cash withdrawal or AED 50 Over Limit Fees: AED 200 Late Payment Fees: AED 230 Duplicate Statement Fees: AED 45

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Termination Costs	None	Early Settlement Fees: Lower of 1% of outstanding amount or AED 10,000	Early Settlement Fees: 1% of outstanding amount	Early Settlement Fees (non-waived profit): 1% of outstanding Murabaha cost amount	Early Settlement Fees: 1% of outstanding amount For Residential Mortgages, the maximum fees is capped to AED 10,000	Early Purchase fee (Full / Partial): 1% of outstanding amount. For Residential Mortgages, the maximum fees is capped to AED 10,000	Nil	None
Maximum Facility Amount	Amount is capped to the Time Deposit amount	AED 250,000	AED 600,000	AED 600,000	AED 25,000,000	AED 25,000,000	AED 15,000,000	AED 100,000
Maximum Tenor	Annual renewal	48 months	60 months	60 months	240 months	240 months	12 months	Annual renewal
Loan/Finance to Value (Indicative Range)	Upto 100% of the Term Deposit Amount	Not applicable	Upto 80% of the Vehicle Value	Upto 80% of the Vehicle Value	Upto 80% of Property Value	Upto 80% of Property Value	Max 85%	Not Applicable
Collateral Required	Term Deposit with lien marked to Bank	Not applicable	New or Used Vehicles mortgaged to Bank	New or Used Vehicles mortgaged to Bank	Property in UAE mortgaged to Bank	Property in UAE registered under the Bank name as Lessor and the Customer as Lessee.	Deposit/ Investment (lien marked to Bank)	Not applicable
Product Risks	<ol style="list-style-type: none"> Excess Utilisation can result in additional charges Risk of non renewal of the limits and 	<ol style="list-style-type: none"> Non payment or delayed payments can result in a late fees. Delays in payment can negatively impact the credit bureau rating The Bank can enforce legal proceedings for recovery of the outstanding dues 	<ol style="list-style-type: none"> Non payment or delayed payments can result in a late fees. Delays in payment can negatively impact the credit bureau rating The Bank can also foreclose the auto loan in case of non payment by seizing and foreclosing the vehicle 	<ol style="list-style-type: none"> Non payment or delayed payments can result in a late payment fees (will be given as charity). Delays in payment can negatively impact the credit bureau rating The Bank can also foreclose the auto finance in case of non payment by seizing and foreclosing the vehicle 	<ol style="list-style-type: none"> Non payment or delayed payments can result in a late fees. Delays in payment can negatively impact the credit bureau rating Bank can also foreclose the mortgage resulting in a sale of property in case of extended non payment 	<ol style="list-style-type: none"> Non payment or delayed payments can result in a late payment fees (will be given as charity). Delays in payment can negatively impact the credit bureau rating Bank can also foreclose the Ijara facility resulting in a sale of property in case of extended non payment. 	<ol style="list-style-type: none"> A drop in collateral value will trigger a margin call. Risk of liquidation of the collateral in case of delay in bringing the loan within approved LTV to cover loan outstanding or settle the facility. Delays in payment due can negatively impact the credit bureau rating. 	<ol style="list-style-type: none"> Non-payment or reduced payments will result in additional interest charges Delayed or non-payment can result in penalty (interest and fees) Cash advance on card incurs interest charges from date of utilisation and does not carry a grace period

* Rates are quoted as flat rates for ease of reference only. The equivalent Annualised Percentage Rate is explained in the Key Facts Statement for Auto Loans.