



Habib Bank Zurich plc

Personal Security Protecting Yourself From Fraud

November 2020

Habib Bank Zurich plc is incorporated in England & Wales and trades under the name "Habib Bank AG Zurich". Our registered address is at Habib House, 42 Moorgate, London, EC2R 6JJ. Our Company register number is 08864609. Habib Bank Zurich plc is authorised by the Prudential Regulation Authority ("PRA") and regulated by the Financial Conduct Authority ("FCA") and the PRA.

Habib Bank Zurich plc maintains high level of security and endeavours to have robust safeguards in place to protect your identity.

However, fraudsters are increasingly targeting individuals to disclose their information in ever more inventive ways. Therefore, in order to minimise the risk of becoming a victim of fraud please follow the best practice guidelines below

You must keep your account details secure. If you think someone else may know the security procedures/details including personal and/or account details you must tell us immediately by contacting us on 020 7452 0205 0205 (*Our lines are open from 9:00am – 5:00pm, excluding weekends & bank holidays*) or email us on dp.uk@habibbank.com If you fail to do so, you may be liable for all instructions that we receive and act on even if the instruction was not given by you.

- You must take all reasonable precautions to keep safe and prevent fraudulent use of any account and security details relating to your account (the “Security Details”). These precautions include but are not limited to the following:
 - never writing down or otherwise recording your Security Details such as personal details PIN/passwords and account number in a way that can be understood by someone else;
 - not choosing Security Details that may be easy to guess;
 - keeping your Security Details unique to your accounts with us; and
 - changing your security details immediately and telling us as soon as possible if you know, or even suspect, that your details may have been compromised.
 - Not forwarding email communication from us to any third party
- If any Security Details are lost or stolen, or you suspect that someone has used or tried to use them, you must notify us without delay by contacting us on 020 7452 0205 (*Our lines are open from 9:00am – 5:00pm, excluding weekends & bank holidays*) or email us on dp.uk@habibbank.com We may suspend use of our services via telephone/email where:
 - we have reasonable grounds to suspect that your Security Details have not been kept safe or compromised; or
 - we have reasonable grounds to suspect unauthorised or fraudulent use of the Security Details.
- Unless we are unable to contact you or there is a legal reason or there are other circumstances beyond our control preventing us from doing so, we will notify you personally before taking this action and provide our reasons for doing so. If we are unable to contact you beforehand, where possible, we will notify you in writing and give our reasons