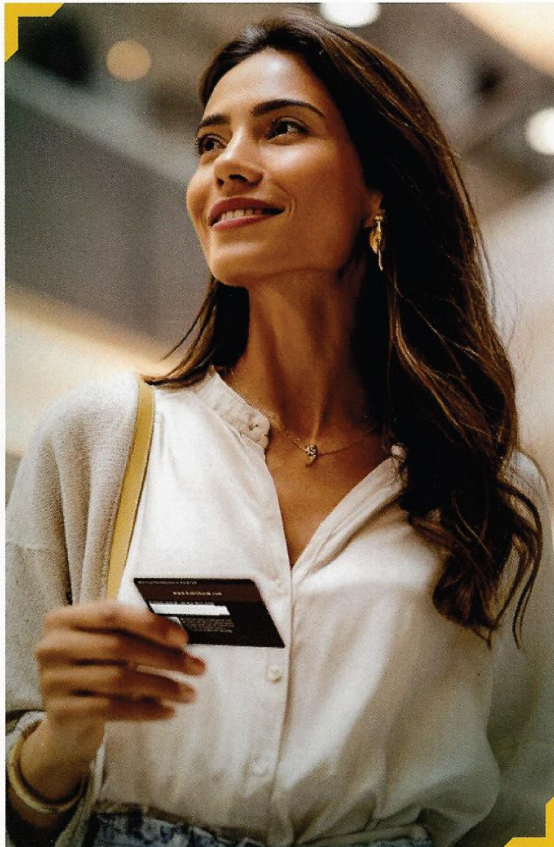


HBZ Signature Debit Card

The HBZ Visa Signature Debit Card is a convenient way to make secure payments online or in store. You can also use your Card to access funds in Switzerland and internationally.

Use your HBZ Signature Debit Card and manage your everyday finances quickly and easily without needing to use cash.



Set Your Own Limits

In line with efforts to personalise our services, we offer you the ability to customise your daily spending limits. Your HBZ Visa Signature Debit Card comes with the default limits and channels listed below. To set your card limits, please contact your Relationship Manager or use HBZ Web Banking.

*Limits:

Default Limits ¹	Switzerland (maximum CHF)	International (maximum CHF)
Cash Withdrawals ²	1,000.00 Daily	1,000.00 Daily
Purchase Limit	2,000.00 Daily	2,000.00 Daily
Internet Limit	1,000.00 Daily	

*Equivalent

Fees:

Charges	Switzerland	International
Cash Withdrawals ³	Free	2.5% Transaction Fee
In-store Purchases	Free	2.5% Transaction Fee

¹ All limits are subject to the availability of adequate funds in the account to cover the transaction.

² Certain ATM operators' single transaction limits may vary. However, the maximum limit set by Habib Bank AG Zurich will not be more than CHF 1,000.00 in any 24-hour period.

³ Certain ATM operators may charge a withdrawal fee which is not levied by Habib Bank AG Zurich.

Keep Your Card & PIN Safe

It is important to keep your card and PIN separate. To ensure the safety and security of your money, we advise you take the following steps:

- » If your card has been lost or stolen, inform us immediately.
- » If there have been any unauthorised

For Terms & Conditions,
Schedule Of Charges, Application Forms, etc.
visit our website:

<https://habibbank.com/ch/information-centre/>

Registered Address:
Weinbergstrasse 59, 8006 Zurich, Switzerland

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transactions, contact us without delay.

- » Never share your card or PIN with anyone.
- » Always shield your PIN when making payments in store and contact us immediately if you think someone else knows your number.
- » Only shop on reputable websites.
- » You can change your PIN quickly and easily at most ATMs in the Visa global network. Avoid selecting a number that may be easy for someone else to guess, such as your date of birth or part of an address.

For your convenience, your card comes with contactless technology. Simply tap to pay wherever contactless logo is displayed.

HBZgsm Service

Our HBZgsm service offers an added layer of security to account holders, providing a variety of notifications about account-related activities. You will receive real-time transaction alerts, helping you to quickly identify potential unauthorised payments. For more information on our HBZgsm service, please contact your relationship manager.

Safe & Secure

The HBZ Visa Signature Debit Card is equipped with powerful card encryption, making payments safer than ever.

Manage Your Card Online

If you are an online customer, you can log onto your HBZ Web Banking account to:

- » Mark your card as suspended.
- » Activate or deactivate international transactions.
- » Activate or deactivate online transactions.



To apply for the HBZweb banking service, please contact your relationship manager.

24-Hour Helpline

You can contact us anytime on our 24-hour helpline +41 44 296 45 35

- » Report your card as lost or stolen.
- » Make transaction enquiries.
- » Activate your card.

You can only use the HBZ Visa Signature Debit Card where you see the Visa logo.

Habib Bank AG Zurich

VISA

Sign into a World of Exclusive Benefits



Enjoy Access to World-Class Hotels



Shop at 29+ Million Outlets



Rent-a-Car with SIXT™



Use at 15+ Million ATMs Across 200 Countries



Access Airport Lounges

