



HBZ Notice Account

What is the HBZ Notice Account?

- The HBZ Notice Account is a savings account.
- Your money earns interest at a variable rate.
- You can withdraw money from your account by giving us an advance notice as per the account you have opened i.e., 31 days, 35 days and 91 days. You should not place your money in an HBZ Notice Account if you may need quick access to your money.

Summary Box

Account name	HBZ Notice Account																
What is the interest rate?	<p>Please contact your branch or relationship manager for the current available interest rates. The interest rate will be the rate the Bank agrees to offer when you open, and/or place a deposit, in the Notice Deposit account for 31, 35 or 91 days. The interest rate will be confirmed by Notice Deposit confirmation, which will be sent to you once the deposit is placed.</p> <p>The gross interest rate is the interest rate you are paid, without tax being taken off.</p> <p>The AER (Annual Equivalent Rate) shows what the interest rate would be if interest was paid and compounded each year.</p> <p><u>When is interest calculated and paid?</u></p> <p>We calculate interest daily on the balance of your account, starting on the day your money is placed in your account. We will pay interest to your HBZ current account on the 25th of each month (or on the next business day, if the 25th is not a business day).</p>																
Can Habib Bank Zurich change the interest rate?	<p>Yes. We manage the interest rate and can change this for any of the reasons set out in the condition 4 in the Terms and Conditions of Notice Account (<i>Interest</i>). If we reduce the interest rate, we will tell you about the change at least sixty (60) days in advance.</p>																
What would the estimated balance be after 12 months, based on a £5,000 deposit?	<p>The table below shows what your balance would be after twelve (12) months. We have assumed that:</p> <ul style="list-style-type: none">• you make a deposit of £5,000 on the day the account is opened• you do not withdraw or add any money• you keep the account for twelve (12) months• the interest rate does not change <table border="1"><thead><tr><th>NOTICE PERIOD</th><th>DEPOSIT AMOUNT</th><th>INTEREST</th><th>BALANCE AFTER 12 MONTHS</th></tr></thead><tbody><tr><td>31 days</td><td>£5,000</td><td>3%</td><td>£5,030</td></tr><tr><td>35 days</td><td>£5,000</td><td>3.15%</td><td>£5,032</td></tr><tr><td>91 days</td><td>£5,000</td><td>4.25%</td><td>£5,043</td></tr></tbody></table> <p>This is for illustrative purposes only and does not take into account your individual circumstances.</p>	NOTICE PERIOD	DEPOSIT AMOUNT	INTEREST	BALANCE AFTER 12 MONTHS	31 days	£5,000	3%	£5,030	35 days	£5,000	3.15%	£5,032	91 days	£5,000	4.25%	£5,043
NOTICE PERIOD	DEPOSIT AMOUNT	INTEREST	BALANCE AFTER 12 MONTHS														
31 days	£5,000	3%	£5,030														
35 days	£5,000	3.15%	£5,032														
91 days	£5,000	4.25%	£5,043														



Summary Box

How do I open and manage my account?

Before you apply

- You must be over 18
- You must hold a current account with us in the UK. If you do not, you can open a current account at the same time you apply for HBZ Notice Account
- You must meet our identification requirements. Please call your branch or Relationship Manager for more information.

How to apply

You can apply by completing our application form and returning this to us. You can apply in your sole name, or jointly with up to four individuals. They must also meet our application conditions (set out above).

Managing your account

The below table shows the minimum and maximum deposit amount requirement.

TYPE OF ACCOUNT	MINIMUM DEPOSIT AMOUNT	MAXIMUM DEPOSIT AMOUNT
Personal - UK Residence	£5,000	£1,000,000
Business - UK Residence	£10,000	£1,000,000
Personal - Non-UK Residence	Please contact the Branch or your Relationship Manager.	
Business - Non-UK Residence	Please contact the Branch or your Relationship Manager.	

Please contact the Branch or your Relationship Manager should you wish to place more than the maximum deposit amount as stated above.

You can give us instructions in relation to your account in writing signed by you, by post or by visiting our branch. If you give us an instruction by telephone or email, we will ask you for signed written confirmation.

Can I withdraw money?

You must give us an advance notice as per the notice account you have chosen (31 days, 35 days and 91 days) before withdrawing money from your account, or closing your account. However, in exceptional circumstances, for example, in the event of death, we may allow your account to be closed early, and we will pay the balance and may pay interest up to the date of early closure on receipt of a request to do so. Please see conditions 3 in the Terms and Conditions for Notice Account (*Deposits and Withdrawals*) for more information.

Additional information

Please see the Frequently Asked Questions below for more information. If you have any questions which are not answered there, you can contact us using the details set out below.



FREQUENTLY ASKED QUESTIONS

How can you contact us?

You can:

- Contact your branch or designated Relationship Manager
- Call us on +44 (0)207 452 0205 (Mon-Fri: 09:00am – 05:00pm); or
- Visit your branch or to find more details about our locations, please visit our page <https://habibbank.com/uk/home/ukFindus.html>

Keeping safe

Be careful if you receive a message or call that appears to come from us. We will never:

- ask you to give us any of your security details in full over the phone
- give your account details and ask you to make a payment to that account.

If you are not sure if the message or call is from us:

- DO NOT respond
- DO NOT click on any link, or call any number in the message
- DO NOT give the caller any information
- HANG UP before trying to make a new call. A fraudster may have kept the line open
- CALL your Relationship Manager or call your respective branch. Please visit our page to find out contact details for your branch. <https://habibbank.com/uk/home/ukFindus.html>

What if you change your mind about opening the account?

If you open your account and then change your mind, you can contact us to cancel your account. You can do this within fourteen (14) days of opening your account. We will not pay any interest but we will not charge you. We will return your deposit to your nominated account.

How does a joint account work?

A joint account is where you hold the account with someone else. Special rules apply to joint accounts. For example, we can take instructions from any joint account holder, without checking with the other account holders. For more information, please see condition 7 of our General Banking Terms and Conditions (Operating and Using your Account).

What if you are not happy with your account, or our services?

You can complain to us at any time. If we cannot resolve your complaint then you have a right to complain to the Financial Ombudsman Service. The Financial Ombudsman Service is a free and easy-to-use service that settles complaints between customers and financial services businesses. You can find out more by visiting its website: www.financialombudsman.org.uk

For more information, please see condition 40 for Personal and condition 39 in our Business Terms and Conditions for General Banking (*Complaints Handling and Redress*).

Do you need extra help?

If you are affected by illness, injury or something that has happened and you are finding it difficult to manage your account, please get in touch. We will do what we can to help. Please be assured that any information you give us will be kept confidential.



Habib Bank Zurich plc

How we use and share your information

Our Privacy Policy explains the personal information we collect about you, how we process it, who we might share your personal information with, and your rights in relation to your personal information. Our up-to-date Privacy Policy is available on our website www.habibbank.com/uk/downloads/PrivacyNotice.pdf. You can call us or visit our branch if you want a printed copy.

What about tax?

We pay interest gross, i.e. without deducting tax. You may have to report your interest income to HM Revenue & Customs (or any overseas tax authority), and you may have to pay tax on this. You should speak to a tax advisor if you are unsure.

If we believe you are a US citizen or a tax resident outside the UK, we have to share information about you and your account with HM Revenue & Customs. HM Revenue & Customs may then share this with overseas tax authorities. Please tell us if you are (or if you become) a US citizen, or a tax resident overseas.

How is your money protected?

Eligible deposits with us are protected by the Financial Services Compensation Scheme. You can find out more information on our website, or by visiting www.fscs.org.uk

Who regulates us?

Habib Bank Zurich Plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 627671).

Habib Bank AG Zurich is the trading name of Habib Bank Zurich Plc. Registered Office: Habib House, 42 Moorgate, London EC2R 6JJ.

Registered in England and Wales: Company registered number: 088864609.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 627671

Habib Bank Zurich plc is covered by the Financial Services Compensation Scheme.

HBZUK NDII Conv.. – 12.03.2025