

HBZ Priority Customer Terms & Conditions

Introduction

As a HBZ Priority Customer, you have access to a number of exclusive benefits and features (the Benefits). Over the following pages, you will find everything you need to make the most of this new offering from Habib Bank Zurich plc.

Eligibility

The HBZ Priority Customer programme is provided to all of our UK customers who satisfy our HBZ Priority Customer criteria (the Criteria). Details of the current Criteria can be found on our website. Note that this Criteria is subject to an annual review process and is therefore subject to change. The Benefits that you will receive as a Priority Customer are complementary and, provided you satisfy the Criteria, you will pay no additional fees on becoming a HBZ Priority Customer.

Once you have become a HBZ Priority Customer, if you fail to meet the Criteria applicable at any given time for a consecutive period of six months, you will cease to be a HBZ Priority Customer (and therefore will be unable to receive or access the Benefits), unless you pay an annual fee of £300 (the Annual Fee). The Annual Fee is subject to change. Those customers who elect to remain within the HBZ Priority Customer programme and pay the Annual Fee will be known as 'Elective HBZ Priority Customers'. If an Elective HBZ Priority Customer satisfies the applicable Criteria at any given time, they will automatically become a HBZ Priority Customer (as opposed to an Elective HBZ Priority Customer) and will receive a pro rata refund of any Annual Fee already paid.

Changes to the Benefits

The Benefits set out in these terms and conditions (the Terms), the Criteria and the Annual Fee are subject to change and may vary from time to time. We, Habib Bank Zurich Plc, have the right to add and remove benefits from the Priority Customer programme at any time. Where possible, we will provide you with at least 14 days written notice of any change.

General Banking Terms and Conditions

These Terms apply to the Benefits only. Our General Banking Terms and Conditions continue to apply to the accounts that you hold with us and these Terms do not seek to vary these in any way.

Data Protection

Any personal data that we process about you in providing the Benefits will be processed in accordance with our Privacy Policy, a copy of which can be found on <https://habibbank.com/uk/home/privacyNotice.html>.

The Law Applies to these Terms

English and Welsh law applies to these Terms. If there is a dispute between us, you can take legal action against us in any UK court.

Enrolment / Qualifying Criteria

You will automatically be enrolled into our Priority Customer programme if you fulfil the Criteria; however, as mentioned in the 'Complimentary Benefits' section above, if you fail to meet the Criteria applicable at any given time for a consecutive period of six months, you will cease to be a HBZ Priority Customer unless you pay the Annual Fee.

You can contact one of our branches or your Relationship Manager should you wish to discuss your account or if you have any queries on the Priority Customer programme.

Questions About the Priority Customer Programme

If you have any questions about becoming a Priority Customer, the Benefits and/or these Terms, please contact your Relationship Manager who will be able to provide you with the required assistance.

Benefits

As a Priority Customer, you will have access to the following Benefits.

- **Relationship Manager**

You will have a dedicated Relationship Manager (RM) who will be on hand to assist you with any information that you may require regarding your accounts, the Bank, our branches, products, services and the Benefits.

- **Priority Lounge**

Upon visiting our UK Priority Branch in London at 55 Baker St, you will be provided with access to our Priority Lounge.

You will be required to provide identification in order to access the Priority Lounge.

- **Preferential Pricing**

As a Priority Customer we will provide you with access to preferential rates on a wide range of products. If you would like further details on deposit or lending rates available to you kindly contact your Relationship Manager.

- **Visa Infinite Debit Card**

As a Priority Customer you will have the option to apply for a Visa Infinite Debit Card. The Visa Infinite Debit Card comes with a number of lifestyle benefits. For full details of these benefits, or if you would like to apply for a Visa Infinite Debit Card please contact your Branch or Relationship Manager.

Note that our debit card terms and conditions will apply to your use of this card.

- **Fast Track Service**

All your requests will be fast-tracked and prioritised, providing you with an accelerated response and more efficient level of service.