



# **HBZ Visa Debit Card**

## **Introduction of Contactless Payment**

**Effective January 2021**

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.


**Important Note:**

This is a product feature document for contactless debit card and must be read in conjunction with our Terms and Conditions for HBZ Visa Debit Card which is available on our website <https://www.habibbank.com/uk/home/hbzCards.html>

**About HBZ Contactless debit card**

In our efforts to ensure that our customers experience the fast, easy and secure way to make their payments using HBZ Visa Debit Card, our debit cards are now contactless and will allow you to pay for your purchases up to £45 using contactless readers throughout the UK.

**How to use the contactless card**



- **Sign/symbol**  
Look for contactless sign  on the front of your card.
- **Touch**  
Simply touch your contactless card against the reader or terminal
- **Processing**  
A beep or green light will be shown on the terminal confirming your successful payment
- **Approval**  
Your transaction is approved

**Frequently Asked Questions (FAQs)****How does contactless work?**

Contactless technology is a payment method which is fast and convenient way to pay for your purchases without having to enter your PIN. A green light and a beep indicates a successful payment. In case of unsuccessful transaction, it will show a red light on the reader to tell you that payment has not been completed.

**Important Note:** You will need to enter your PIN for the first time you use your contactless card. Once you have completed this step, this will enable you to use your contactless card for all future transactions.

**Where can I use contactless card?**

Contactless card can be used wherever you see the contactless symbol . All you need to do is look for contactless symbol , tap your contactless card over the reader for payment and if your purchase is less than £45, you don't need to even enter your PIN.

## What are the benefits of using contactless card payment?

Contactless payment is fast, convenient and secure.

- No cash or carrying exact change when making small value purchases
- You will not be required to enter your PIN for payments under £45
- Contactless speeds up the time it takes to make a payment
- Its secure as the card never has to leave your hand when making payment at the reader
- Record of all your purchases on your account statement

## How about spending limit of contactless card?

The previous contactless payment limit was £30 so if you are declined a transaction between £30-£45, it may be because the retailer is yet to have updated their terminal. In this case, you may need to pay using chip and PIN to complete the transactions over £30. From 1 April 2020, many retailers across the UK are accepting payment up to a new £45 limit.


## What is my daily limit of contactless transactions?

Please note that for security reasons you may be prompted to enter your PIN from time to time to validate transactions.

## What are the charges for using contactless?

There are no additional charges or fees for using contactless cards. However, standard fees and charges do apply. Please contact your Relationship Manager or visit our website <https://www.habibbank.com/uk/home/visaClassicPersonalDebitCard.html> for more information.

## Can my contactless be used overseas?

Yes, you can use your contactless card outside the UK wherever the retailer is displaying the Contactless Symbol . However, transaction limit of £45 may vary in different countries depending on local limits (may be more or less).

- **Cash Withdrawal:**  
You may also be charged if you use your contactless card to withdraw cash in a currency other than pounds, or withdraw cash in pounds outside the UK. Please refer to our Visa Personal/Business Debit Card Flyer and Tariff for International charges.
- **Making purchases in foreign currency**  
You will also be charged if you use your contactless card to purchase in a currency other than pounds. Please refer to our Visa Personal/Business Debit Card Flyer and Tariff for International charges.

## Can I use my contactless card on TFL (Transport of London) network?

Yes, you can use your contactless card on all TFL network (Underground, overground, DLR, Tram and London buses). For more details you can visit [www.tfl.gov.uk](http://www.tfl.gov.uk)

## How much will it cost to use contactless on TFL network?

You will be charged the same as pay-as-you-go adult fare when travelling with an Oyster card. Please visit [www.tfl.gov.uk/fares](http://www.tfl.gov.uk/fares) for more details.

### **What If I do not have sufficient Funds to make my Journey?**

If you make your journey with a contactless card that does not have sufficient funds in your account, it may allow you to enter the network and complete the journey. However, TFL will check with your card issuer to verify that there are sufficient fund to pay for your journey and your card will be prevented from making further journeys until your outstanding amount with TFL has been settled.

### **Can I see my contactless payment transactions on my statement?**

Please note, that contactless payments appear in the main section of your online statement.

### **Can I use contactless feature to withdraw cash from an ATM?**

No, contactless feature cannot be used to withdraw the cash from ATM. You will need to use your card with Chip and PIN to make cash withdrawals.

### **Can I use contactless card for cash back?**

No, cash back facility is not available through contactless transactions. You should use your card to make standard Chip and PIN transaction.

### **Is contactless payment secure?**

Yes, your contactless card has the latest secure encryption technology as a regular 'chip & PIN' card. To add extra protection, you will be occasionally prompted to enter your PIN when making a payment to ensure it's always you using your contactless card.

### **Can I be charged for transactions by mistake?**

Firstly, the reader needs to be activated by the retailer in order for it to charge you for the transaction. Furthermore, the reader only accepts your card once for each transaction. After the payment is authorized, it will not take another, even if your contactless is still nearby.

### **How can I be assured that I will not be charged twice, If I am carrying two contactless?**

We encourage and advice our customer that its best to keep your contactless cards separate. The card and the reader are designed to ensure that an attempt to pay is rejected if more than 1 card comes into range. That's because card machines can only ever do a transaction with one card at a time. Also, each card reader contains security technology based on industry-wide standards.

### **Can my card details be obtained using contactless technology by the fraudsters?**

The information sent by the chip in a contactless card only includes the card number and expiry date, hence there is not enough for a third party to do harm. This is the same level of information anyone could see by looking at the front of your card which is not sufficient to make any purchase.

As a part of our service with security, you will also receive a real-time transaction alert, helping you to identify potential unauthorized payments.

**What should I do if my contactless card has been lost or stolen?**

You must report it immediately to Habib Bank Zurich plc on 0800 6 444 429 and we will cancel your card. If you haven't acted fraudulently or without reasonable care, you will not be liable for any fraudulent transactions.

**How can I order my contactless card?**

If you are an existing HBZ Visa Debit Card holder and would like to apply for a contactless card than you must contact your Branch or Relationship Manager to apply for your replacement card with contactless card feature.