



We are here to help you if your personal circumstances have changed and you need assistance from us. Please find contact details at the end of this page.

Money Worries

No matter how well you plan, circumstances can change. You could find yourself in a position which can make it harder to meet your commitments. Juggling payment dates, amounts and interest rates can be stressful.

Getting advice and support

If you owe money to us or experiencing financial difficulties then speak to us. Our experienced Relationship Managers will try to assist you. As some financial issues are unique to your personal circumstance, sometimes we might not be able to provide you with the solution you want. That's why we always recommend that you inform us early so that we can help manage your situation.

If you owe money to others then there is plenty of help, advice and support available. You will find independent, impartial and confidential advice from organisations like Citizens Advice Bureau and other organisations. You will find contact details of various organisations below.

Helping customers with disabilities

We are here to help, please let us know how best we can support you by calling our Customers Support team or your Relationship Manager.

Bereavement Support

It is not easy dealing with finances following the loss of someone close to you, as such a situation can be overwhelming. We want to do all we can to help you.

When contacting us, we will ask you for certain documents relating to your request, such as a grant of probate or a certified copy of the death certificate. However, the specific documents we need may vary based on your individual circumstances. You don't need to worry if you don't have them right away or if you don't have the standard documents. We will provide guidance throughout the process to help you understand what is required. You can contact your Relationship Manager or HBZ Customer Support Team on **0808 1642 242** (between 9:00am and 5:00pm - excluding weekends & bank holidays).

Fraud Prevention & Security

We are committed to keep your money safe and secure that's why we think it's important for us to make you aware of the danger signs and how to spot something suspicious.

Sharing your Banking and Personal Information

Never share your banking or personal details with anyone you don't know or trust. We will never call you and ask you to share your password or your banking details.

If you spot a scam or have been scammed then report it to your bank immediately. You can also report it to Action Fraud on **0300 123 2040**. Action fraud will log the incident and give you a crime number if needed.

You must keep your account details secure. 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, HBZ Customer Support team **0808 1642 242** (*between 9:00am and 5:00pm - excluding weekends & bank holidays*) or call your respective branch. Please visit our page to find out contact details for your branch on <https://habibbank.com/uk/home/ukFindus.html>

Please note that we are open Monday to Friday between 9:00am to 5:00pm excluding weekend and holidays or email us on dp.uk@habibbank.com



Our contact details

You can contact us by post, by visiting a branch or by telephone. Contact details are set out below:

-  Post us a letter, by writing to us at:
**HBZ Customer Support Team,
Habib Bank AG Zurich,
42, Moorgate, London, EC2R 6JJ**
-  Email us on customerservice.uk@habibbank.com
-  Visit any one of branches and it doesn't have to be the branch where you hold your account. You can visit <https://habibbank.com/uk/home/ukFindus.html> to find out our branch network across the UK. Please note that we are open Monday to Friday between 9:00am to 5:00pm excluding weekend and holidays. You can speak directly to your branch or your dedicated Relationship Manager who will guide you on what to do and what information is required and any other important steps to take. You can click on the link to find out the contact number for your branch including our other branch networks.
-  Call our Customer Support Team on **0808 1642 242** (*between 9:00am and 5:00pm - excluding weekends & bank holidays*) who will be happy to help and guide you through the process.
-  Visit our website: <https://www.habibbank.com/uk/ukHome.html>

Where to get additional help and support

There are many organisations that can provide help and support. Please find below a list of some of them:

	 TELEPHONE	 WEBSITE
Citizens advice	0800 144 8848 (<i>England</i>) 0800 702 2020 (<i>Wales</i>)	https://www.citizensadvice.org.uk
Tools & guidance for Businesses & Self-employed		https://www.gov.uk/browse/business
Money & Pension Service MaPS		https://maps.org.uk/en
Age UK	0800 678 1602	https://www.ageuk.org.uk
Mind	0300 123 3393	https://www.mind.org.uk

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