



Habib Bank AG Zurich



NOTICE: CHANGE IN BASE RATE

Dear Valued Customers,

In view of the market interest rate movements, we are revising our Base Rates as below:

- effective 15-Dec-2022, our **HBZ Prime Rate (HBZPR)** for Business Customers will be revised from **6.00%** to **9.00%**
- effective 15-Jan-2023, our **HBZ Lending Rate (HBZLR)** for Individual Customers will be revised from **6.00%** to **9.00%**

In case of any questions, please contact your Relationship Manager. We look forward to continuing this valued relationship.

Habib Bank AG Zurich
United Arab Emirates