



Key Facts Document

Thank you for choosing Habib Bank AG Zurich (HBZ) as your financial partner. This document illustrates the summary of the key facts you need to know regarding HBZ products and services offered. This document will assist you in choosing the best suitable banking services.

(I) Current Accounts

Product: Individual Current Account

Description:

The HBZ individual current account is designed for your everyday transactions such as deposits, withdrawals and payments. The account comes with features like debit cards, online banking and mobile banking, which make it easy for individuals to access and manage their money.

Features and Benefits

- Cheque Book (25 Leaves) - Ksh 375
- ATM Card - Ksh 800
- Minimum Balance- Ksh 50,000
- Ledger Fee (Pt or Min 1,000 per quarter) - Ksh 35
- Cash handling of 0.25% for amounts over Ksh 500,000

Product: Company Current Accounts: KES/FCY

Description:

The HBZ current account is specifically for businesses to manage their finances. This account allows business to receive and make payments, manage cash flow, and access credit and other financial services. The HBZ business account offers customers structured loans and flexible trade services with competitive FX.

Features and Benefits

- Cheque Book (25 leaves) - Ksh 375
- ATM Card - Ksh 800
- Minimum Balance - Ksh 50,000
- Ledger fee (Pt or Minimum 1,000 per quarter) - Ksh 35
- Cash handling of 0.25% for amounts over Ksh 500,000



Product: SNTD Accounts

Description:

Applicable for HNW clients and selected companies which will hold substantial deposits/ value of relationship. Requirements are as 'Company Current accounts' for Companies/Personal.

Features and Benefits

- Minimum balance - Ksh 500,000
- Cash handling 0.25% cash over Ksh 500,000
- Interest of 1.5% p.a Credited monthly; Calculated on daily balances

(II) Savings Account

Product: Individual Savings Account

Description:

A savings accounts with competitive interest rates and the option to operate them in local or foreign currencies are available. Loans, foreign exchange services, investment products and much more are designed to suit your individual needs. The full range of these services are also accessible through HBZ's award winning eBanking platform.

Features and Benefits

- Cheque Book (25 Leaves) - Ksh 375
- ATM Card - Ksh 800
- Minimum Balance- Ksh 25,000 (Ksh500 charge if balance goes below minimum requirement.)
- Half yearly interest - calculated on monthly minimum balance
- Cash handling of 0.25% for amounts over Ksh 500,000

Product: USD Plus savings account-Personal

Description:

a practical approach to manage and save your US dollars
You'll value having money on hand if you travel to the United States or need to make transactions in dollars. Also, you can buy dollars at advantageous exchange rates and hold them in your account until you need them, decreasing the need to exchange money at times when it might not be as profitable.

Features and Benefits

- Minimum balance USD 5,000
- Charges of USD 500 if minimum not met
- 0.5% pa paid on USD 5,000 & 0.75 pa on above 50,000
- USD Debit card