

pulposania solutina city	
Date day month year	
The Manager,	
Branch,	
United Arab Emirates.	
CUSTOMER REFERENCE	
02	
Customer account number 22 digits	
Account title	
Dear Sir/Madam,	
In reference to the account details specified above, execute my/our request to	Subscribe or Change/everride my/our existing
HBZtel - Habib Bank AG Zurich's telephone banking subscription with following fu	
GENERAL FUNCTIONALITY	
☐ Balance inquiry	
☐ Statement of account	
ETISALAT BILL(S) PAYMENT	
□ Internet account :	
0 7 1	+ 9 7 1
country code / area code	country code / area code
\Box Telephone number : + $\begin{bmatrix} 9 & 7 & 1 \end{bmatrix}$ Country code / area code	+ 9711 country code / area code
DEWA BILL(S) PAYMENT	
□ Consumer number :	
I/We confirm that the Bank will not be responsible or liable for any error ma	ade while conducting or acting on instructions for
payment of utility bills or any other transaction(s). The Bank will not be liable	
third party transfer or any consequence due to such delays.	
I/We further confirm and agree to all the terms and conditions related to HBZ	tel banking services accompanied with the HBZte
application form.	
Yours faithfully.	
Tours faithfully.	EOD OFFICE USE
	FOR OFFICE USE SV
	signature

authorized signatory(s)

Verified by

TERMS AND CONDITIONS GOVERNING HBZtel

I/We (The Customer) hereby authorize and request Habib Bank AG Zurich (The Bank) to allow me/us to use the service of HBZtel (Habib Bank AG Zurich's telephone banking service) and thereafter issue me/us a Personal Identification Number (PIN), as per the terms and conditions for subscription and use set out below

I/We authorize the Bank (in its absolute discretion) to follow and act on my oral pulse touch-tone, digital phone, I.P. telephony and mobile phone instructions.

The Bank reserves the right to refuse an application and may, at its sole discretion, withdraw at any time all rights and privileges pertaining to the service, without bearing any responsibility on its part.

The service is provided entirely at the risk of the Customer who shall indemnify the Bank for any loss or damage howsoever caused resulting from the use of this service.

I/We (The Customer) hereby irrevocably and unconditionally, without any right of objection accept all debits made to my/our account arising from the use of the service, without limitations. This includes any service charges debited for tele-banking services.

I/We shall not reveal my/our Personal Identification Number (PIN) to anyone.

I/We understand that, where any of the accounts mentioned are operated by more than one signatories (joint signatures), any such one person shall be entitled to give any such oral, pulse, touch-tone, digital phone, I.P. telephony and mobile phone instructions and the Bank shall be entitled to rely upon any such instructions,

The Customer shall ensure sufficient drawings power in the account to which service relates before making any transfers. If for any reason an account is overdrawn by the use of this service, the Customer shall be responsible for immediately adjusting the Debit account.

The Bank's record of any transaction processed by the use of this service shall be conclusive evidence of such transaction and binding on the subscriber for all purposes.

The Bank shall not be responsible for any loss or damage arising directly or indirectly from any malfunction or failure of this service.

The Bank shall not be responsible for any erroneous payment to Utility Company(s) Credit Card, arising out of wrong input of consumer number, telephone number, mobile number, internet number, ADSL number, credit card number, account number and any other number related directly to a transaction.

I/We further confirm and agree to waive any right which I/We may otherwise have for holding the Bank responsible for any mistake or omission caused by the service and or any delay by the Bank due to reasons beyond Bank's control in onward transmission of the funds to Utility Company(s) Credit Card other accounts which may result in disruption of utility service and credit card related transactions.

I/We also understand that transaction on last five days before the due date of utility bill(s) and in the event of part payment of the bill the Utility Company may use its power to discontinue the utility service in which event the Bank or the Utility Company will not be responsible therefore in any way.

The agreement containing these terms and conditions shall be governed and interpreted in accordance with the Laws of the U.A.E., with jurisdiction of the U.A.E. Courts.

The Customer confirms having read, understood and accepted the above terms and conditions in acknowledgment of which he/she has signed this agreement.

	FOR OFFICE USE
authorized signatory(s)	signature Verified by

NOTE:

- The above terms and conditions are subject to change without any prior notice.
- In the case of multiple signatories, authorized signatories must sign as per the account mandate.

 The customer understands that the Bank shall not be held responsible for any erroneous transaction(s) arising out of incorrect, incomplete or illegible details provided by the customer.