



# Habib Bank AG Zurich

(Licensed by the Central Bank of UAE to carry on Banking Business)

P.O.Box 3306, Dubai, U.A.E.

Tel: 800-42242 (HABIB)

SWIFT: HBZUAEADXXX

Mr. KETTAN PRAVIN PANCHAL  
22 PALMER ROAD MILTON PARK HARARE ZIMBABWE  
Zimbabwe

Mobile Phone 263-771464305  
Residence Phone 263-771464305  
Office Phone  
Email KPPANCHAL@GMAIL.COM

Account Type Personal  
Account Residency Status Non-Resident  
Customer Segment PERSONAL - REGULAR

E-Statement Frequency Monthly  
HBZweb Banking Registered  
Branch Name Jebel Ali Branch

### Account Summary For The Period: 01-Dec-2023 To 31-Dec-2023

International Bank Account Number (IBAN)	Account Number	Currency	Account Description	Closing Balance
AE260290991510500229848	02-01-09-020430-105-0229848	AED	Call Account	13,225.56
AE670290991533300229848	02-01-09-020430-333-0229848	USD	Call Account	132,099.61





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Statement Period 01-Dec-2023 To 31-Dec-2023  
Account Number 02-01-09-020430-105-0229848  
Currency AED

Date	Particulars	Debit (DR)	Credit (CR)	Balance
	Previous Balance			13,648.68 (CR)
28-Dec-2023	Amount 385.65 AED Purchase PAYPAL *JAY SKYTV:4029357733:US Serial:9580/159959, TranDate:26-12-2023 (Value date: 26-Dec-2023)	385.65		
	VAT @5.00 % FX- VISA Currency Conversion (Value date: 27-Dec-2023)	0.04		
	Amount 9.99 USD (Rate 3.6736)Purchase Netflix.com:Los Gatos:NL Serial:9580/165394, TranDate:27-12-20 (Value date: 27-Dec-2023)	37.43		
	Closing Balance			13,225.56 (CR)

### Statement Summary

Opening Balance	Total Debit Count	Total Debit Amount	Total Credit Count	Total Credit Amount	Closing Balance
13,648.68	3	423.12	0	0.00	13,225.56

### Charges & Fees Summary

Total VAT Count	Total VAT Amount	Total Charges Count	Total Charges Amount	Interest Recovered Count	Interest Recovered Amount	Interest Credited Count	Interest Credited Amount
1	0.04	0	0.00	0	0.00	0	0.00



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### Important Information

- **Account Related Information:** All Schedule of Charges, Base Rates, Time Deposit interest rates, Savings Account interest rates, Branch timings and Outages are available on our website [www.habibbank.com](http://www.habibbank.com)
- **Account Statement:** The customer can generate periodic Account Statement via web banking service option. If you wish to receive a printed copy of your statement, please visit any of our Branches.
- **International Bank Account Number (IBAN) Generator:** You can now generate your IBAN (23 characters) online. You can click on the "IBAN Generator" tab available on our website [www.habibbank.com](http://www.habibbank.com)
- **Time Deposit:**
  - \* As per Schedule of Charges, for all premature withdrawals, an early withdrawal penalty will be applicable.
  - \* Auto renewal Deposits will be canceled upon submission of Time Deposit cancellation request at least 2 working days prior to the maturity date. Failure to submit the request will result in auto renewal of the Time Deposit at the prevailing interest rates as on the date of renewal.
- **Fraud Awareness:** Please note that the Bank or its Employees will never call you and ask for personal details including but not limited to Password, Credit Card Pin, OTP (One Time Password) etc. via any means including social media. Please do not share any personal information with anyone, even if they claim to be representing the Bank and report any such incident in person at any of our Branches.
- **Updated KYC Documents:** To ensure continuity of smooth banking services, please ensure that a copy of the document (as applicable) such as Emirates ID / UAE Residency Visa / Trade License / Passport remain updated at all times. This service is available via Web Banking and the documents can be uploaded only after the expiry date.
- **Updated Contact Information:** We request you to ensure that your latest contact details such as address with Post Box, telephone numbers, email address etc. remain updated with the Bank at all times. In case of any such changes, the Bank may seek relevant documents to record the change on the system.
- **Complaints & Feedback:** Please inform us via our online Complaint & Feedback form, which generates an immediate reference number for tracking purpose. This is available on our website [www.habibbank.com](http://www.habibbank.com) under "Complaints & Feedback" section. You can also send us an email at [complaints@habibbank.com](mailto:complaints@habibbank.com).
- **Statement Accuracy:** Please examine this Statement and it shall be deemed accurate in all respects unless we know from you within 30 business days of statement date. In an event of any disputed transaction(s), please contact 800-42242 (HABIB) or send an email at [csd@habibbank.com](mailto:csd@habibbank.com). Alternatively, you can visit our branch.

### Warning

- \* If you pay only the minimum amount due or delay payment on the credit card, you will pay more in interest and fees and it will take you longer to pay off your outstanding balance. This will also affect your credit score.
- \* Any delay in repayment of equated monthly installment payment (EMI) against credit products availed will affect your credit score.
- \* Unless otherwise agreed, foreign exchange rates for conversion will apply based at the prevailing rate on the date of the transaction.
- \* Please note that if you do not repay your indebtedness to the Bank on request or in case of continued nonpayment of your dues, you hereby stand to lose your collateral assigned to the Bank against the credit facilities or loans granted without having the Bank to notify you in advance.
- \* We request you to keep your accounts active by initiating debit transactions regularly. In absence of such transactions for a prolonged period, your account will be categorized as Inactive / Dormant with restricted access. Account closure and funds available will be handled subject to prevailing guidelines of the Bank

For any other information & updates please visit our website [www.habibbank.com](http://www.habibbank.com) or call us on 800-42242 (HABIB) from within UAE or +971-4-419 5555 from outside UAE.

**We thank you for banking with us and assure you of our best services at all times.**

