

01. Prestige Banking Service

- 1.1 HBL Bank UK Limited (“we”, “our” or “us”) offers to our eligible personal customers Prestige Banking Services, a premier banking service which provides them with access to a range of additional benefits.
- 1.2 We refer to our Prestige Banking Services as “Prestige”, to our personal customers whom we have accepted into these services as “Prestige Customers” or “you” or “your”, and to Prestige Customers as having Prestige Status.
- 1.3 These terms and conditions (the “Prestige T&C”) apply only to Prestige. The Prestige T&C are supplemental to the General Terms and Conditions for Personal Accounts (the “General Account T&C”) and are one of the Specific terms and conditions referred to in sub-clause 2 J of the General Account T&C. In respect of Prestige Customers, the General Account T&C and the Prestige T&C apply in conjunction with each other. If there is a conflict between the terms of the General Account T&C and Prestige T&C the terms of the Prestige T&C will prevail.
- 1.4 We reserve the right in our absolute discretion at any time to amend the Prestige T&C in accordance with sub-clauses 2 M to O inclusive of the General Account T&C.
- 1.5 The Prestige T&C (as amended if applicable) are published, and are available to view and download, on our website at: www.hbluk.com.

02. Eligibility Criteria

2.1 To qualify as a Prestige customer, you must meet and continue to meet the following criteria (the “Eligibility Criteria”):

2.1.1 You must be an individual who holds a personal account with us; and

2.1.2 You must meet one of the following financial requirements:

2.1.2.1 you must at all times have on cash deposit (“Deposits”) with us a sum of at least £200,000 (or an amount of equal value in another currency); or

2.1.2.2 you must hold investment assets with us in custody (“Investments”) with a value of at least £200,000 (or with an equal value in another currency); or

2.1.2.3 you must hold a combination of Deposits and Investments with us with a total value of at least £200,000 (or an amount of equal value in another currency); or

2.1.2.4 you must hold Deposits and/or Investments with us of a total value of at least £100,000 and there must be in place a Qualifying Credit Facility (defined below).

2.1.2.5 A Qualifying Credit Facility is a business credit facility of at least £2 million (or an equal amount in another currency) at the time it was advanced, that was advanced no more than 12 months before your acceptance as a Prestige Customer, either to you and another or others jointly on a joint business account or to a limited company of which you are a director and controlling shareholder.

- 2.1.3** In relation to joint personal accounts, only the person named first in the account title shall be entitled, subject to meeting the Eligibility Criteria, to Prestige Status.
- 2.1.4** When there are linked or group accounts for a particular customer relationship, only the lead account holder from that group of accounts or that relationship is entitled, subject to meeting the Eligibility Criteria, to Prestige Status.
- 2.2** Meeting the Eligibility Criteria does not guarantee that we will accept you, or continue to accept you, as a Prestige Customer. We may continue or withdraw Prestige Status, at our sole discretion and without providing reasons.
- 2.3** We reserve the right in our absolute discretion to amend the Eligibility Criteria from time to time and clause 1.4 of this Prestige T&C is repeated.

03. Benefits of Prestige Status

- 3.1** Prestige Customers will have access to the following benefits (“Prestige Benefits”):
- 3.1.1** A dedicated Relationship Manager who will provide customer services tailored to their reasonable needs.
- 3.1.2** A Prestige debit card with enhanced point of sale and ATM withdrawal limits as compared to those available to our non-Prestige customers (but otherwise issued subject to our Terms and Conditions for Debit Card).
- 3.1.3** Access to more advantageous Prestige foreign exchange rates than are available to our non-Prestige customers.

- 3.1.4** Access to more competitive interest rates (“Prestige Term Deposit Rates”) on term Deposits than are available to our non-Prestige customers.
 - 3.1.5** A 25% discount on our standard annual fee for Safe Deposit Boxes (held at our Portman Street and Whitechapel Branches) as set out in our Schedule of Charges for Personal Accounts (as amended from time to time).
- 3.2** Prestige Customers will also be entitled to discounts and other benefits (“Extra Benefits”) published from time to time on the Prestige section of our Website.
- 3.3** In respect of any Extra Benefits, you must at all times comply with the terms and conditions of third-party providers of Extra Benefits and we accept no liability in respect of the provision, availability, or any other aspect whatsoever of the Extra Benefits.
- 3.4** We reserve the right to withdraw, amend, or introduce substitutes for any of the Extra Benefits specified above at any time effective immediately on publication on the Prestige section of our Website.

04. Obligations of Prestige Customers

- 4.1** There are no fees payable by you for Prestige Status.
- 4.2** Your obligations are to:
 - 4.2.1** maintain your eligibility by continuing to meet the Eligibility Criteria.
 - 4.2.2** comply with all terms and conditions of the third-party providers of the Extra Benefits referred to in paragraph 3.2 above.

- 4.2.3** Comply with the General Account T&C and all other agreements you have entered into with us, including ensuring that there are no breaches or defaults in relation to any Qualifying Credit Facility.

05. Withdrawal of Prestige Status

- 5.1** If at any time you no longer meet the Eligibility Criteria, we reserve the right in our absolute discretion to decide whether and when to withdraw your Prestige Status, your Prestige Benefits and Extra Benefits, or whether to grant to you a period of time within which to come back into compliance with the Eligibility Criteria before withdrawing your Prestige Status, Prestige Benefits and Extra Benefits.
- 5.2** If at any time you are in breach of clauses 4.2.2 and 4.2.3 above, notwithstanding that you may be meeting the Eligibility Criteria, we reserve the right to withdraw your Prestige Status on written notice to you.
- 5.3** You may cancel your Prestige Status at any time on written notice to us.
- 5.4** If for whatever reason your Prestige Status is withdrawn or you cancel your Prestige Status, the following provisions apply:
- 5.4.1** The Prestige Benefits and the Extra Benefits set out in clause 3 above will no longer be available to you.
- 5.4.2** in respect of term Deposits made by you in a savings account at Prestige Term Deposit Rates, the interest rate will revert to the rate available to non-Prestige customers.

5.2.3 The Prestige higher point-of-sale and daily cash point limits for your Prestige debit card will be reduced to the limits available to non-Prestige customers.

5.2.4 In the event that after the withdrawal or cancellation of your Prestige Status we incur any costs and expenses in relation to any of the Extra Benefits specified at clause 3 above for any period after the date of such withdrawal or cancellation, we reserve the right to recover those costs and expenses from you by debiting your current account with the amount of those costs and expenses.