

HBL Bank UK Current Account Key Features:

This document sets out the key features of our Current Accounts for personal and business customers. You should read it carefully to help you decide if this account is right for you. You can find the full terms & conditions relating to these accounts on our website, www.hblbankuk.com, or you can ask us for a copy.

Key Features	
How to open an account	<p>You must be 18 years or older to open a HBL Bank UK Current Account.</p> <p>You can open an account in person at our London & Manchester offices. You can also download an application form from our website www.hblbankuk.com or ask us to send you one in the post or by email. You can contact us via Phone 0344 809 4258 or email us at cs@hbluk.com. The application form contains important information about the documents you will need to show us to open your account.</p>
Currencies available	<ul style="list-style-type: none"> ▪ Pound Sterling ▪ US Dollar ▪ Euro <p><i>**Other currency account are also available AED, CHF, AUD, for further information please speak to your branch.</i></p>
Number of account holders	No Limitation
Deposit Protection	We subscribe to the UK Financial Services Compensation Scheme ("FSCS"), which protects the first £120,000 of each of our customers' money in the unlikely event that a claim needs to be made. For joint accounts, each account holder is covered to a value of £120,000, meaning that the total cover is £240,000.
Changing your mind	You can close your account at any time for any reason without additional charge.
Interest payable to you	Interest is not paid on current accounts
Charges	<p>For Personal customers and Business customers, charges will apply in line with our schedule of charges.</p> <p>Charges may also apply for some transactions, requests and for arranging/granting overdrafts. We will always tell you about charges before deducting them from your account.</p> <p>You can find further details about our charges in the schedule of charges on our website https://hblbankuk.com/pdf-downloads/.</p>
Debit Card	You may request a debit card to be issued to you in GBP or USD for your current account.
Paying money into your account	<p>There are three ways of doing this You can send a Bank Transfer into your account or send us a cheque.</p> <p>Cash Deposits - You can deposit cash into your GBP or USD account in person at our London and Manchester branches. Please note that all cash deposits are subject to the bank's threshold limits and policy guidelines.</p> <p>Cheque – you can pay Pound Sterling cheques into your account either by person at our London & Manchester branches or by sending them to us in the post. Deposits made by cheque before 3:30pm (London time) will usually be available for withdrawal after two business days.</p>

	<p>Electronically – you can pay money into your account from most UK and International Banks. Deposits can be made electronically in British Pounds , US Dollars or Euros.</p>
<p>Withdrawing money and making payments from your account</p>	<p>These are the ways of doing this:</p> <p>Cash – withdrawal of cash can be made through our branches; however limitation apply as per client profile, please refer to your RM for further clarification.</p> <p>Cheque – we will issue you with a cheque book for £ Sterling accounts if requested, which you can use to make payments from your account.</p> <p>Debit Card - you can use your debit card to make payments at point of sale terminals in stores, through online merchants or withdraw cash from ATMs.</p> <p>Standing Order or Direct Debit – you can set up standing orders and Direct Debits on your account.</p> <p>Electronically – you can make electronic payments to other HBL Bank UK bank accounts, or to accounts with other banks, by sending us your payment instructions through post, or email attachment (conditions apply) . HBL Bank UK is a participant in the Faster Payments Service (FPS)—a fast, secure, and reliable system for transferring funds between UK bank accounts.</p> <p>Digital Banking – you can make payments through the online banking and Digital App to other HBL UK bank account and accounts with other banks.</p> <p>A charge may apply for payments made to other banks. You can find details of our charges on our website https://hblbankuk.com/pdf-downloads/.</p>
<p>Statements</p>	<p>We will send you a statement in the post every month or less often if you ask us to.</p> <p>Alternatively, you can register for e-statement, which you can receive on monthly basis or less as per your requirement by email. You can also download statements via Digital Banking Platform.</p> <p>Duplicate Statements can be provided via branches, or you can email your branch.</p>
<p>Overdrafts</p>	<p>Temporary Overdraft facilities are not available.</p>
<p>Foreign exchange services</p>	<p>Currency exchange services are available for current account holders only.</p>
<p>Closing your account</p>	<p>You can close your account at any time, providing that your balance is not overdrawn.</p>