



Dear Customer,

I am writing to give you an update on **Covid-19** situation and the measures that we have taken as your bank.

We have implemented a series of precautionary measures to safeguard our customers and staff. This includes raising the awareness around personal hygiene and practice social distancing.

While Habib Bank AG Zurich continues to function normally across all its locations in the country, we encourage you to use our remote banking channels like phone banking, web banking and ATMs.

We continue to be guided by the Central Bank of UAE and other government authorities, and have a robust contingency plan in place. Please visit our website for regular updates.

The bank has a strong track record of managing through times like these and we are confident of your continued loyalty and support through this period.

In case of any questions or concerns that you may have, please reach out to your branch or the call centre.

Yours sincerely,

Jamal Alvi
CEO,
Habib Bank AG Zurich,
United Arab Emirates.