

Guide to Awareness & Definition of Banking Services

Kindly visit nearest bank branch or contact the toll-free: 1800 300 700

Housing Bank



Whatever your aspirations and needs, Housing Bank for Trade & Finance seeks to meet and fulfill them through an integrated set of services designed to make the banking business easier and consistent with your requirements.

Housing Bank for Trade & Finance seeks to be a leading bank in the field of the banking business in Palestine through fulfilling your personal needs and aspirations therefore, we present you with the services and banking products offered by the Housing Bank for Trade & Finance. And because our strategy has adopted the slogan “Customers come First”, Housing Bank for Trade & Finance has been able to realize a prominent status “as a leading bank” in the provision of banking services, which is witnessing a steady growth, in the hope that you may benefit from our services and products in line with your aspirations.



1. Current Account

Service Definition / Product

It is the account to be opened with the bank for the deposition and withdrawal of funds from and into it.

- Since there are various sectors of business, businessmen, different segments of individuals who always need the withdrawal and deposition service at any time from their current accounts, we do provide them with the current account with the following benefits:

Service Benefits:

- Obtain a cheque book subject to certain terms and conditions.
- Potential overdraft for limited periods.
- Obtain a cheque book for facilitating their business and personal transactions.
- Obtain visa electron card to benefit from the ATM service and market from various shopping malls and shops inside Palestine.
- Authorize the Bank to settle the mobile and land phones, electricity and water bills and others on behalf of the customers.
- A periodic bank statement as requested by the client.

Service Conditions & Requirements

- Personal Identity Card valid and duly approved by the bank.
- A minimum amount of JD500 or the equivalent in other currencies.
- Customer must not be suspended from dealing with the bank.
- Individuals' age must not be less than 18 years.
- Bring documents provided in procedures guides for non-individuals.



2. Saving Accounts

Service Definition / Product

It is the account to be opened with the bank for the deposition and withdrawal of funds from and into it but vide certain conditions and with interest.

- By saving and preserving you shall always gain safety and comfortability, and hence achieve your children's ambitions. Such shall provide you with numerous benefits.

Service Benefits:

- Can open a bank account without interest in case of customer's request.
- Grant interest as per the rates prevailing in the bank.
- Underwrite in saving account system awards, whereas there are various but featured awards further to consolation prizes to customers. (Always remember that the more your saving account grows on regular basis, the greater the chances of winning prizes).
- Obtain an electron visa card to benefit from the Automatic Machine Teller (ATM) services and also to market from various shopping malls and centers inside Palestine.

Service Conditions & Requirements

- Personal Identity Card valid and duly approved by the bank.
- Bring documents provided in procedures guides for non-individuals.
- A minimum amount of JD200 or the equivalent in other currencies, such as EURO, NIS, US Dollars.
- Customer must not be suspended from dealing with the bank.
- Sign the transaction application.
- Individuals' age must not be less than 18 years; it is also possible to open an account for a minor (younger than 18) by custodianship, guardianship or benefit.



3. Term-Deposit Account

Service Definition / Product

It is the account to be opened with the bank in the main negotiable currencies for the deposition and withdrawal of funds from and into it but vide certain conditions and with interest.

Service Benefits:

- Receives interest as per the segments of interest raters declared.

Service Conditions & Requirements

- Personal Identity Card valid and duly approved by the bank.
- Bring documents provided in procedures guides for non-individuals.
- Sign the transaction application.
- A minimum amount of JD1000 or \$1500, €1500, or NIS7000.
- Individuals age must not be less than 18 years. May open bank accounts to those who are below the age of 18 years subject to legal guardianship, or for their benefit or under trust.

4. Salary Account

Service Definition / Product

It is the account to be opened with the bank in the main currencies so as the salaries of personnel in the two public and private sectors will be transferred into such account.



Service Benefits:

- Obtain a cheque book subject to certain conditions assigned.
- Potential overdraft for limited periods to be covered from the value of salary transferred.

Service Conditions & Requirements

- Personal Identity Card valid and duly approved by the bank.
- A minimum amount for such type of account shall be unlimited and pursuant to approval from the branch manager.
- Customer must not be suspended from dealing with the bank.
- Individuals' age must not be less than 18 years.
- A certificate from the employer or pay slip from private sector employees.

Housing & Personal Loans & Advances



Advances

Service Definition / Product

Assist in meeting all financial requirements and needs.

Service Benefits:

- Prompt decision-making.
- Declining Interest.
- Life insurance for borrowers.

Service Conditions & Requirements

- Borrowers' age must not be less than 18 years nor shall be more than 65 years on the maturity date of last installments.
- Have salaries transferred to the borrower and the sponsor.
- The amount shall not be less than JD500.
- Payment term and utilization shall not be more than 60 months.
- Installment/s percentage abided by towards the bank shall not be more than 50% of the total income, and hence such shall be granted pursuant to salary limits (roofs) duly approved by the bank.

Housing Loans

Service Definition / Product

Assist in the construction, purchase or completion of an appropriate house or the buying of piece of land (for housing purposes organized).

Housing & Personal Loans & Advances



Service Benefits:

- These loans are granted free from any commissions.
- Free of charge life insurance onto the borrowers.
- Declining Interest.
- Settlement term reaching to 25 years.

Service Conditions & Requirements

- Borrowers' age must not be less than 18 years nor shall be more than 65 years on the maturity date of last installments.
- Present suitable warranty (sponsor – property – account).
- Submit the following document:
 - Registration deed / building permit and plans / personal identification documents / land scheme / organizational site plan.
 - Initial sale contract in case of purchase.
 - Salary certificate for the borrower and the sponsor, and income confirmation documents for those of free professions.
 - Installment deduction percentage to the total income shall not exceed (50%) of the total income.
 - Funding percentage of the real estate warranties (85%) of the estimated value or the sale contract, whichever is lesser, and in accordance to the customer's risks to the credit information system with the PMA.

Consumer Personal Loans

Service Definition / Product

Assist in meeting customer consumer requirements and housing needs, etc.

Service Benefits:

- Declining Interest.
- Free of charge life insurance for borrowers.
- Payment term and utilization shall not be more than 84 months.

Housing & Personal Loans & Advances



Service Conditions & Requirements

- Borrowers' age must not be less than 18 years nor shall be more than 65 years on the maturity date of last installments.
- Have salaries and/or incomes enhanced with documents being approved by the bank and grants maximum 30 time double income.
- Loan amount shall not be less than JD5000 or the equivalent.
- Installment/s percentage abided by towards the bank shall not be more than 50% of the total income.

Auto Loans

Service Definition / Product

- Assist in acquiring private car.
- Obtain a car-mortgaged loan.

Service Benefits:

- Declining Interest.
- Maximum term of settlement shall be 48 months for used cars and 60 months for brand new cars.
- Life insurance on the borrower's life.

Service Conditions & Requirements

- An advance payment of 15% from the value of new car and from 25%-40% of the used cars.
- Borrower's age shall not exceed 65 years on the maturity date of last installment.
- Car mortgage and insurance shall be endorsed in favor of the bank along through the loan term.
- Car's mortgage and comprehensive insurance shall be endorsed for the benefit of the bank for the duration of the loan.

Electronic Cards



VISA CARDS

- Gold Card with JD3500 minimum limit.
- Silver/Ordinary (CLASSIC) Card with JD200 minimum limit. Also, other secondary visa cards can be issued with various types but within the same basic card limit.

Service Definition / Product

It is a card that entitles its holder the ability to perform purchase and/or cash withdrawal transactions but within the assigned limit for each customer, whereas the value of claims required due onto the customer shall be deducted by the end of each monthly claim. Customer shall be notified after having deducted the claim value from his account and hence will be provided with account statement showing details of amounts debited to, and thereby such type of card shall be considered CHARGE CARD.

Service Benefits:

- Minimize cash holding risks.
- Benefit from discount given to companies, hotels and merchants.
- Cash withdrawal when needed from ATM which hold VISA or PLUS in any place worldwide and the name JONET in Jordan.
- Perform purchase transactions.
- Issue secondary cards.

Service Conditions & Requirements

- Applicant must have a current account.
- Applicant's age must not be less than 18 years.
- Monthly income shall not be less than JD400 for International (Silver) Card.
- Monthly income shall not be less than JD1000 for the Gold Card.
- Sign the application form and the terms and conditions also.
- Customer must not be suspended from dealing with the bank.

Electronic Cards



VISA ELECTRON CARD

The possibility to issue a secondary card to VISA ELECTRON CARD.

Service Definition / Product

It is a card that entitles its holder the ability to perform cash withdrawal and/or purchase transactions whether from inside or outside Palestine. The possibility of transaction success shall depend on and may be related to the availability of sufficient balance in the requested account.

Service Benefits:

- Can buy within the free balance available in the basic account upon which the card is issued; no need to hold cash while shopping.
- Cash withdrawal and deposition, request for cheque book, apply for an account statement and change of PIN number.
- Can deal with all customer accounts linked with the card in full.
- Cash withdrawing within a limit of JD750 or the equivalent daily if balance shall allow so.

Service Conditions & Requirements

- Have an account with the bank.

PRE-PAID CARD

- Travel Card which can be charged and loaded with a minimum limit of \$70 and a maximum limit of \$700.
- Transfer Card for money transferring – this card can be charged and loaded with a minimum limit of \$70 and a maximum limit of \$700.

Above cards are valid for one year as from the date fixed on the card front side.

Electronic Cards



Service Definition / Product

It is a card which is issued by the Housing Bank for Trade & Finance. The bank customer can buy it within specified limits.

Service Benefits:

- Can issue the card to bank customers.
- Can issue the card by the applicant and use by the card holder or the beneficiary.
- Can issue the card by adding US Dollars to the Jordanian Dinar.
- Can charge or load the card with any balance the customer may need without determining the amount denominations added to card balance.
- The customer can manage his/her expenses much better (Budget Management).
- Possible inquiry of account balance through the ATM.
- Possible charge or load of remaining balance in the lost card to new card issued.

Service Conditions & Requirements

- Sign the application of the service required.
- Pay issue charges.
- Pay value of card limit requested.
- Card holder shall have an account with the bank.
- It must be identified with the customer name and linked with his account

Electronic Channels



ISKAN ONLINE-PALESTINE

Service Definition / Product

Perform the banking transactions through the bank website on the internet, www.htbf.com , and select the service special icon (ISKAN ONLINE-PALESTINE) and obtain the various banking services provided.

Service Benefits:

- Services presented through (ISKAN ONLINE-PALESTINE) are divided as per the following groups:
- Accounts Functions include:
- SMS Service.
- Accounts information.
- Cheque Book Request.
- Transfer within accounts in the same currency.
- Transfer within accounts in various currencies.
- Transfer into various customer accounts with bank branches.
- Inquiry:
- Viewing currency rates.
- Viewing currency rates comparison.
- Viewing saving accounts interests.
- Internet account statements.
- Customer data processing:
- Change the PIN number.
- View the customer personal data.
- Change the password for transfers linked with transfer to various customer accounts with the bank branches.

Customers' Messages

- Viewing customer personal messages.
- Sending messages to the bank.
- Viewing messages sent.

Beneficiaries' Processing

- Adding beneficiaries to internal transfers.
- Displaying beneficiaries to internal transfers.

Transfer limit (rooftop) from one account to another amongst or within the bank branches will be performed through the internet as follows:

- 1- Within customer's accounts whether in the same branch or in other branches, the limit will be JD10,000 (Ten Thousand Jordanian Dinars).
- 2- These limits (rooftops) will be daily limits or for one transaction (this means the value of daily limit for the total customer transfers within his/her accounts will be Ten Thousand Jordanian Dinar.

Service Conditions & Requirements

- This service is granted to bank customers whether individuals or companies.
- Customers' signature on the subscription form in the service and the general conditions, as well as the contracts and agreements addendums of the e-services.

Interactive Voice Recognition (IVR)

Service Definition / Product

Providing a group of banking services for the Housing Bank customers through using the phone or telephone No. 2965484 or the audience service No. 2965490.

Service Benefits:

A- Customers

- Inquiry about the account balance.
- Summary of account balances.
- Latest Transactions.
- Change the PIN Number.

B- The Audience / Public

- Provide all information regarding the audience services.

Service Conditions & Requirements

- Sign the service application and the general conditions.
- Obtain the PIN number of the specially tailored speaking bank service.

ISKAN MERSAL SERVICE**Service Definition / Product**

It is a kind of service that provides the customer possibility of receiving SMS in both English or Arabic languages at the option of the customer to select from amongst the various banking services and transactions which have been performed on his/her accounts, further to the promotional information about the bank which are received regularly on his/her mobile phone (All kinds of mobile phones of GSM), in any place and at any time.

Service Benefits:

- Easy and various means and channels of subscription in this service.
- All customers can subscribe in this service whether individuals or companies.
- Customer's selection of the banking service opted to receive messages for them on his/her mobile phone.

Service Conditions & Requirements

Can subscribe to the service via:

Branches (filling in the subscription forms) and sign the service request and the general conditions.

Internet, through the bank main website: www.hbtf.com ISKAN ONLINE PALESTINR, provided that the customer shall be participating in the banking internet service (ISKAN ONLINE), and hence the SMS service can be selected after having the customer entered the user number and the own password on the banking internet.

Other Banking Services



WESTERN UNION SWIFT SERVICES

Service Definition / Product

It is a service that is provided to the customers (dealing with the bank or not) whereas such will enable them send and receive amounts of money through any branch or agent of WESTERN UNION worldwide within a very short period of time not exceeding 10 minutes.

Service Benefits:

- Send/receive transfers from and into any place worldwide within a short period of time not exceeding ten minutes.
- Services rendered to the customers:
 - Send cash transfers.
 - Receive cash transfers.
 - Business services which represent the quick pay that will secure the customer send cash payments due to companies or corporations who deal WESTERN UNION company.

Service Conditions & Requirements

- Valid Personal Identity Card.
- Sign the service special form.
- Pay the amount in cash/debited to the account.

LEASING DEPOSIT BOX

Service Definition / Product

It is a means of preserving the properties and precious documents from damage or loss.

Service Benefits:

- Preserve the precious properties and items in safe place.
- Available in various sizes that suits the different needs.
- Period of leasing deposit boxes range from six months / nine months / year.
- Can empower any person to pen the deposit box when necessary pursuant to special power of attorney quoting so, to be issued from the notary public.
- Deposit box can not be opened unless the key with the customer shall be available.

Service Conditions & Requirements

- Sign the contract and the conditions.
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Settlement of Electricity and Water Bills, Mobile and Landline Bills on Branches Counters**Service Definition / Product**

Settlement of service bills by the customer himself/herself on the counter through the bank branches.

Service Benefits:

- Facilitating for citizens the need to refer to payment centers affiliated to the above-mentioned service institutions.

Service Conditions & Requirements

- Bring the bill to be settled.
 - Pay the commission decided.
-

AUTOPAY: For ALQUDS Electricity Bills, JAWAL, WATANIYA & Landline Bills**Service Definition / Product**

Bills of these services are paid automatically from the customer's account joined with this service.

Service Benefits:

In the event of having a balance available in the customer's account, then his/her bills are settled automatically with no need for the customer to revert to the bank or the companies providing such service.

Service Conditions & Requirements

- Sign the bank approved authorizations for settling bills on behalf of the customer.

ISSUING BANK CHEQUE (Manager's Cheque)**Service Definition / Product**

It is a process in which a cheque that has a value kept with the bank is issued and debited onto the account of the customer or cash at the counter.

Service Benefits:

Cheque Payable.

Service Conditions & Requirements

- Shall have a balance that is equivalent to or more than the value of the required cheque.
- Sign the format approved.

Collecting Cheques in Jordanian Dinar or other currencies from the Bank branches and other Banks in Jordan**Service Definition / Product**

Accept payment of cheques withdrawn onto the bank branches or other banks in Jordan with the customer's accounts for collecting them on their behalf.

Service Benefits:

Collecting cheques on behalf of customers and facilitate their transactions between Palestine & Jordan.

Service Conditions & Requirements

- Customer shall have an account with the Bank.
- Cheques must be intact in format and in legal production.

Deposit Local & Foreign Cheques under Collection

Service Definition / Product

Accept deposit of cheques withdrawn onto bank branches and other banks into the customer's accounts to be collected on their behalf on times of their collection.

Service Benefits:

Keeping cheques with the bank and preserve them from loss and/or damage.
Collecting cheques on due time.

Service Conditions & Requirements

- The customer must have a current bank account.
- Cheques must be fulfilling all formal and legal requirements.

FOREX

Service Definition / Product

- Sale and purchase of foreign currencies against Dinar or any other currency.
- Sale and purchase of foreign currencies (FX Forward transactions).

Service Benefits:

- Enabling customers transfer their currencies into other currencies to secure their needs or speculation and gain profits within a suitable margin between purchase price and sale price, which in turn will provide the bank competition to attract customers.
- Enabling customers, in particular merchants, from being exposed to price fluctuation risks.

Service Conditions & Requirements

- The currency offered / required shall be from amongst currencies the bank deals in.
- Currency offered must not be forged or damaged.

Term Sale (Credit) Conditions

- Must be a bank customer.
- The currency offered / required shall be from amongst currencies the bank deals in.
- Provide cash deposit in certain proportionate from the value of the deal until the maturity date.

Requesting Bank Certificate

Service Definition / Product

A Certificate to be issued upon customer's request stating balance in the customer's account with the bank.

Service Conditions & Requirements

Account balance must not be less than JD1000.

Term for deal must be at least 3 months.

Service: Inward Transfers

Service Definition / Product

Receiving inward transfers from local and foreign banks and from all over the world in all currencies within the SWIFT system.

Service Benefits:

Provide beneficiary account.

Speed in recording transfers into customers' accounts immediately upon their receipt.

Service Conditions & Requirements

Provide a beneficiary consolidated account IBAN NO.

Service: Outward Transfers

Service Definition / Product

Sending outward transfers issued to local and foreign banks and to all over the world in all currencies within the SWIFT system.

Service Benefits:

Speed in recording transfers through our correspondences networks in all countries worldwide.

Fair Credit

In the hope of being transparent and being able to disclose all the services and products offered by the Bank to the mass of transacting parties, this manual has been prepared to illustrate the services provided, their benefits and conditions and requirements so as to provide the customer with a full knowledge of these services; whereas these services and products include credit offered to individuals in all forms. Therefore Housing Bank is keen on abiding to the instructions issued by the PMA as well as not overstepping or violating them. Consequently, it is our duty to illustrate the most important points regarding the rights of the borrower from the Bank:

- **Customers may peruse commission and interest rates applicable to the credit products with the Bank through bulletin boards set up in the Bank's branches or through visiting the Bank's website.**
- **The interest applicable to the credit is daily charged to the utilized account and debited at the end of each month; noting that the number of days of the year is 360 days.**
- **The bank shall not amend the interest rate or add any other expenditures to the credits granted to the clients before informing them of such.**
- **You shall make sure of reading the contract before signing on it, whereas the credit employee of the Bank will offer a detailed demonstration to the items of the credit agreement (contract) for the client before he/she signs it, including the amount of the loan and the interest rate and whether it is fixed or not, as well as any other expenses consequential to the loan (credit), including the total cost of the credit or grant.**

- **The Bank makes sure when granting credits that the borrowers total monthly commitments not exceed 50% of the borrowers total monthly income.**
- **When granting mortgage loans the Bank makes sure that the funding granted by the Bank to the customer does not exceed the (LTV) loan-to-value ratio allowed for the customer, which is based on the customer's credit classification.**
- **The customer's credit classification is affected by his credit behavior, whereas his/her chances of obtaining credit facilities increase as his/her credit classification increases, and decreases as his/her credit classification decreases.**
- **The customer's credit classification is negatively affected in cases of not abiding to the contract-terms with the Bank such as, being late in paying one or more installment; increase in the value of unpaid due installments; classifying the customer to the Rejected/ returned cheques system; sponsoring more than one borrower; the taking of legal procedures by the bank against the customer.**
- **In the event that the borrower is late on installments the Bank shall charge an interest fine to the due amounts not exceeding 2% of the value of the unpaid due debts in addition to the interest applicable to the loan.**
- **The borrower is entitled to pay his debts, partially or in full, before the due date pursuant to the credit contract. However, in the event of full settlement, whereas the Bank has fulfilled in advance the value of interest consequential to the loan, the Bank shall then return the interest on installments paid before the maturity date, and the Bank shall also pay an advance repayment commission to the loan balance at the declared ratio.**

Rejected/ returned cheques system

The Palestinian Monetary Authority has established a Rejected/ returned cheques system in order to maintain the cheque's legal status, in addition to decrease the risks of the volume of returned cheques due to insufficiency of balance, and in order to help banks decide whether or not to grant a customer a cheque book. In order to make the Bank's customers who deal with cheques understand the system's work mechanism, we therefore provide our customers with an outline of the system's work mechanism:

1. The system is a comprehensive database through which all the information of customers whose cheques have been returned to all their accounts with the banks is collected and classified to the system automatically according to the duly approved following reasons:
 - Insufficient balance.
 - Difference in the withdrawal currency from that which is entered on the cheque format.
 - The balance of the drawer is reserved for legal reasons.
 - Writing more than one date on the cheque.
 - Correction (amendment) requires a signature.
 - Difference in the signature.
2. Customers are classified to the Rejected/ returned cheques system pursuant to the number of returned cheques to the customer's account during a period of three consecutive months and pursuant to the customer's settlement period of the value of returned cheques. Thus, this classification is considered essential to the Bank when deciding whether or not to grant a customer a cheque book as per the following:
 - Class A (Good Customer) – the customer is fine and has cheques, and no cheques are returned to his account, and is qualified to obtain a cheque book.

- Class B (Under-Supervision Customer) – the customer has five or less cheques returned to his account, and he is permitted to obtain new cheques but must be careful in dealing with cheques whereas he/she will be moved to the “Bad Customer’s” class upon having the sixth cheque returned.
 - Class C (Bad Customer) – the customer has from 6-15 cheques returned to his account and the Bank must deal carefully with this customer, and his not permitted to obtain new cheques, and the customer shall remain in this class for a period of one year as of the date of the last returned cheque. If the customer does not settle the cheques during this period, the customer’s classification shall be moved to class (C Bright).
 - Class C Bright Orange – the customer hasn’t settled the cheques in the account within the legal period permitted throughout the year, or hasn’t made a duly consensual settlement. Therefore, the customer remains within this classification for a period of two years as of the date of moving him/her to Class Bright.
 - Class D (Bad Customer) – the customer has 16 cheques or more returned to his account and the Bank must deal carefully with this customer, and his not permitted to obtain cheques, and the customer shall remain in this class for a period of one year as of the date of the last returned cheque. However, if the customer does not settle the cheques during this period, the customer’s classification shall be moved to class (D Bright).
 - Class D Bright Red – the customer has not settled the value of the cheques within a year as of the date of the last returned cheque to his account, which has led his classification to be moved to this class. The customer shall remain within this classification for a period of three years as of the date of being moved to Bright.
 - Class E (Re-qualified Customer) – the customer has settled the value of returned cheques to his account during the legal period or has completed the legal penalty period in the classifications, and has become re-qualified to obtain new cheque books. The customer shall remain within this classification for a period of two years as of the date of moving his classification.
3. Settlement of cheques and consensual settlements: consensual settlement is an opportunity given to the customer allowing him to re-deal with cheques normally. Settlements are made via our Bank’s branches pursuant to the instructions of the PMA, where an amount of 50

Shekles is paid against each returned cheque. However, in the event that the consensual settlement is not approved for any reason, the amount paid by the customer against returned cheques shall be returned.

4. Legal period of settlement of returned cheques that allow the customer to avoid being classified within the system are as follows:

- Within 12 work days as of the date of the last returned cheque in order to avoid adding them to Classes B or C.
- Within a period of one year as of the date of the last returned cheque, if the customer's Class was C or D, in order to avoid moving the customer's Class to C Bright Orange or D Bright Red consequentially, prohibiting the client from making a consensual settlement.
- Consensual settlement is made to all cheques; settlement shall not be made to a portion of the cheques.
- Customers (individuals) are entitled to make a consensual settlement twice throughout one year while companies are entitled to three consensual settlements throughout one year.

***General instructions to cheque books:**

- You shall not give any cheque for use by others.
- You shall not cross out or change any information printed at the bottom of the cheque.
- You shall not cross out or change any information on the cheque.
- You should keep your cheque books in a safe place; and in the event of losing a cheque or cheque book you shall notify the bank immediately after notifying the nearest police station or competent court, given that the bank is not responsible for the outcomes arising from the loss of cheques.

You may peruse the instructions of the PMA regarding the Automated Rejected/ returned cheques system through visiting the PMA's website (www.pma.ps).

In case you need to make complaints or propositions directly, kindly contact:
Risks & Compliance Department at the Regional Directorate as per the following:
Email: info.pal@hbtf.com.jo or contact: 022964282

We welcome your suggestions and work on the possibility of applying them.

For more information about services and prices, kindly refer to the website: www.hbtf.com

- For any inquiry, kindly refer to bank branches or contact: 022945500.
- Should know that all above items must be subject to bank terms and conditions.