



Dear Valued Customer,

Covid-19 continues to cause disruptions around the world including the logistics/courier industry. The curtailment of flights has severely hampered courier companies' ability to deliver documents/shipments within specified timelines.

HBZ is in constant contact with its service providers to ensure minimum disruption to its client's transactions. Based on the feedback received, significant delays are expected in documents delivery to/from certain countries while delivery services in some of the countries have been suspended until further notice. We continue to foresee delays in the delivery of documents within the UAE between our branches and customers.

We advise you to consult with your relationship manager before lodging any trade documents.

We appreciate your patience in these challenging times. Our 24/7 Call Center services at **800 HABIB (42242)** are available for your assistance.

Habib Bank AG Zurich,
United Arab Emirates.