



Dear Customers,

As communicated earlier in the year, the Bank will be introducing Confirmation of Payee ("CoP"), a service which checks the name of the person or business you are sending the money to. We informed you that we will be implementing this service in two phases.

## Phase I - Receiving Payments (Already Implemented)

From 20 June 2023, anyone making a payment into your Habib Bank Zurich plc account will be able to check and validate your name by simply providing your account number and sort code prior to initiating the money transfer request.

## Phase II - Sending Payments

From 1st November 2023, you will be able to validate the name of the person or business, you will be sending the funds to by providing their;

- » Account name or title
- » Account type (either personal or business)
- » Sort code
- » Account number

Based on the information provided the CoP service will validate and inform you whether the details of the person or business you are sending the money to;

- » Match
- » Partially match
- » Does not match

## Web Banking and Mobile App

The service will be enabled on both HBZ web banking and mobile app when sending funds. You may be prompted to update your HBZ mobile banking app once the service is active.

## Branch

Please note that we will also be performing CoP check for the payment requests received manually (email or by hand) in our branches.

## Contact Us

To find out more about Confirmation of Payee (CoP), please call your branch or relationship manager or alternatively, you can call our customer support team on 0808 16 HABIB (42242) from Monday to Friday - 09:00am to 05:00pm excluding holidays

## Important Security Tips

- » Be careful when paying someone you have met online, this could be a scam.
- » Criminals may also pretend to be people you know such as friends or family or they pretend to be your bank, well-known businesses, or even the police. If you have been contacted unexpectedly, or the contact was from a number, account or an email address you do not recognise this could suggest a scam
- » If you have been asked to send money immediately or told it is an emergency then this could also suggest a scam.

Thank You,

Habib Bank Zurich Plc.  
United Kingdom

**Note:** Please note that the CoP, name checking service is only applicable for payments made within the UK and where the sender bank is a participant of Confirmation of Payee service.