26th August 2020

Dear Valued Customer,

***Greetings from HNB Card Centre!***

At the onset, we wish to recognize your valued patronage of your HNB Visa Classic credit card during the past years. In order to provide you with greater security & convenience, we have now made a complimentary conversion of your card and enclose herewith your replacement HNB Credit Card, as the Visa Classic credit card category has been discontinued.

This replacement card is EMV CHIP enabled with contactless facility, from which sensitive data cannot be divulged due to secure encryption, and your personal details are therefore secured from misuse.

Furthermore, your experience with HNB Credit cards will be further enhanced with the following value additions.

* Spend & Pay Easy! Just one call to convert any transaction, anywhere between Rs. 10,000/- to Rs.1.0Mn to your preferred installment plan. Choose from 3,6,12 & 24 months at a nominal fee and pay in convenient installments.
* Enjoy complimentary overseas travel & health insurance, for you and your family on every journey, when you purchase your air ticket from your HNB credit card.
* Have peace of mind when providing your family, a sense of security and comfort by applying for a supplementary card for your loved ones with our compliments.
* No signature required for contactless transactions you perform below Rs. 5,000.00.

Please contact us on **011 2462 462** (24-hr hotline) to activate your card now.

If you have registered your existing card number with any service providers, kindly ensure to update your new card number with them.

Yours sincerely,

**Gauthami Niranjan**

**Head of Card Issuance**