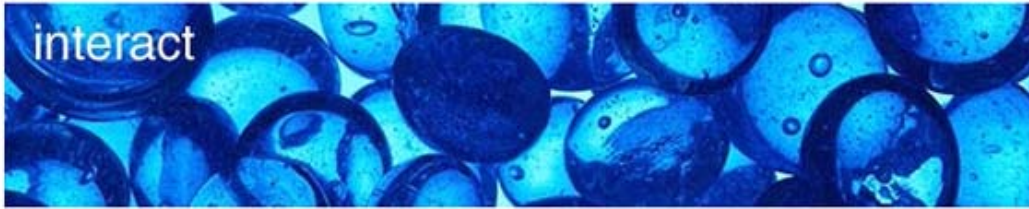


Title : Habib Bank AG Zurich first bank to launch integrated PDA banking service: HBZpda
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 Dated : May 28, 2003

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HBZgsm banking offers a push based banking service direct to your mobile phone or PDA. An SMS (short message service) text message is sent to HBZ customers in real time informing them of changes in their bank accounts as they happen. Being fully customizable with multiple user control, the customer can choose what messages to receive. This service works throughout the world in over 80 countries wherever SMS text messages are offered by the local telecommunications service provider.

HBZwap banking is the first (and only) WAP banking (wireless applications protocol) service using GPRS (General Packet Radio Service), providing the quickest transactional capabilities from your PDA/mobile phone with WTLS security

At the launch Mr. Farid demonstrated three mobile technologies. Firstly he used the Tungsten W's built in web browser to execute a fund transfer using HBZweb services. Secondly an automated event based SMS message was received on the same device; an HBZgsm service feature. Lastly by using the included secure WAP browser, he logged onto the bank's secure WAP site to show the entries in a live statement of account via HBZwap.
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About Habib Bank AG Zurich
Habib Bank AG Zurich was established in 1967 on a solid foundation of banking tradition that spans several generations. Traditional banking values set in the context of international banking has determined Habib Bank AG Zurich's corporate philosophy - "Service with Security" - for over 35 years in operation. Providing trade finance, corporate, consumer, private, retail and correspondent banking products, the bank offers highly personalized service to its customers through its international network of over 30 branches. In addition to offering traditional banking products over a number of channels, HBZ's leading technology solutions allows its clients to manage their accounts and conduct real time transactions 24 hours a day world wide through <http://www.habibbank.com>

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