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Habib Bank AG Zurich launches HBZtrade

Habib Bank AG Zurich (HBZ), one of the leading international banks operating in the United Arab Emirates, launches their newest service for investors who demand professional financial advice and benefit from 24/7 on-line trading, HBZtrade.

United Arab Emirates: Thursday, April 07 - 2005 at 12:09

HBZtrade is the region's first online trading service for US capital markets offer by any bank in the region.

Mr Reza Habib, Joint President, Habib Bank AG Zurich said, 'The UAE's dynamic residents have been asking us to provide online trading for their international investments. As DIFC and other regional developments draw an increasingly financially secure and savvy workforce, so HBZ develops financial services to meet their needs.'



HBZtrade.

HBZtrade is a combination of two things, investment management (private banking advice for individuals/groups) and a 24/7 automated portfolio management online trading system that is accessible to all clients via the Internet or mobile (3G and GPRS) phone.

Investment Management

Habib Bank AG Zurich has been looking after clients' funds since 1841. Today HBZ investment management manages assets from clients all over the world.

Automated Portfolio Management

While HBZ has offered investment management for many years, the bank is today pleased to announce HBZtrade which incorporates a highly sophisticated e-Brokerage system.

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HBZtrade enables investors to enter their order once online and manage all phases of the Order Life Cycle. HBZtrade is a fully integrated solution providing Straight Through Processing for orders for the US capital markets. It is a perfect tool for investors who need to react quickly to market fluctuations. It enables investors to cope with market changes and react to them to their advantage.

Customers benefit from order, portfolio and investment account management in a simplified form without any complex procedures. HBZtrade provides information at a keystroke using unique HBZcram technology for a secure Internet access to provide immediate data on the status of the investor's portfolio, open and executed orders, and detailed performance statements. It provides portfolio performance reports over any period of time and investment performance can be measured at every step.

The HBZtrade service

- A complete private banking service
 - Online broking for the US capital markets
 - Facility to trade fixed income and equities in world markets over the Internet or by phone
 - Custody facility for securities from around the world
 - Access to renowned families of mutual funds
 - Capital protected structured products linked to interest rates, equities and commodities
 - Equity and currency options
- Consolidated portfolio position that includes fixed income, equity, structured products and time deposit
- One of the lowest brokerage rates in UAE
- Access to free live quotes on all major exchanges in the US
- Order execution notification instantly, direct to your mobile phone by SMS message to keep you on top of the activities in your portfolio
- Borrow against the shares purchased for working capital and other needs.

HBZtrade offers seven distinct advantages to the customer

1. **Service with Security:** An institution regulated by the Central Bank of the UAE with internationally recognised Swiss banking traditions.
2. **Accessibility:** No international calls or faxes. No waiting for an email reply from another time zone. HBZtrade is located in the UAE - customers can visit the bank at any time for any queries, meet the investment advisors or call locally.
3. **State of the art technology:** HBZtrade brings the latest technology with the highest degree of security. This allows investors to execute transactions in real time. Customers are provided with various levels of security - including the state of the art HBZcram secure protocol - which eliminates key stroke hacking and phishing threats - to ensure all transaction are secure.
4. **Speed:** Investors can use their funds on the settlement date. There is no need to give a broker an instruction to transfer the free funds to an account which can take 2-3 days. With HBZ, investors can write a cheque for the settlement day.

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5. One Stop Shop: HBZ offers in-depth coverage of private banking products and services, linked to your bank account.
6. Lending against Security: Investors can borrow against the shares that they have bought through HBZtrade or are holding in custody with HBZ.
7. Attractively Priced: Low brokerage compared to most Internet broking services. In addition, no expensive international money transfers as all fund movements are within HBZ accounts. Trades start as low as \$19.95 US.

Conclusion

Mr Habib concluded by saying, "We are very excited by this new, revolutionary service from our private banking division. The time is right to empower the UAE community with high value and convenient investment opportunities."

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Notes and media contacts

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.

EDITORIAL CONTACT:

Nick Leighton
NettResults Media Relations
+971 4 331 1593



Posted by **Anne-Birte Stensgaard, News Editor**

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