

Title : HBZ wins Middle East Banker Award for Best use of Technology
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Habib Bank AG Zurich wins Middle East Banker Award for Best use of Technology

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- Leading international bank in UAE wins best use of technology
- 71.4% of customers using the HBZ integrated e-banking and mobile solution

Dubai, UAE (Wednesday, May 18, 2005) – Habib Bank AG Zurich (HBZ), one of the leading international banks operating in the United Arab Emirates, has won the 'Best use of Technology' award at last night's Banker Middle East Magazine Awards 2005.

The award recognises that Habib Bank AG Zurich has one of the most technologically advanced banking systems. The first bank in the region to introduce Internet (HBZweb), WAP (HBZwap) and text messaging (HBZsms) banking in 2000 has continued to offer ground breaking and unique solutions to corporate and consumer customers.

Mr Reza Habib, Joint President, Habib Bank AG Zurich said, "We at HBZ are grateful for the recognition by Banker Middle East which enables our customers greater service with security for their personal, corporate and trade accounts. It allows quicker transaction, greater control over funds and enables trading of U.S. capital markets in real time, from the comfort of our customer's home, office or while on the go with a smart phone or PDA."

Habib Bank AG Zurich's technological success is proven by the customers that use the service. 64.3% of credit customers and 71.4% of depositors are presently using the HBZ integrated e-banking and mobile solution.

Some of the unique features that Habib Bank AG Zurich offer clients include:

- HBZoms – make secure third party payments at your convenience
- HBZelC – establish letters of credit online
- HBZpay – fully automated payroll system
- HBZtrade – 24X7 online portfolio trading for U.S. Capital Markets with SMS confirmation
- HBZelLocker – store sensitive data using strong encryption algorithms
- HBZweb & HBZmobile suite - offers over 100 optimised options including:

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options including:

- Workflow management - login administration allows controlled access to multiple authorised users
- Unified account management - view all your accounts on one screen
- S.W.I.F.T. - view authenticated messages
- Account Statement - view & download historic (up to 10 years) or real-time data in MS Excel™ / XML
- Bill payment system - pay bills in real time
- Cheque book - online request

Mr Reza Habib, summed up the award by saying, "We're very proud to be winners of this prestigious award for a second year."

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 38 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 50 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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