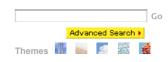
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At.mosphere

Components

Burj Khalifa News

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Quick Facts

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(Red Line)

Nol Cards

Metro Fines

Dubai Metro News

Dubai Metro Images

Dubai Metro Videos

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Nearest Landmarks

Stations

Burj Khalifa's Sculpture

Fact Sheet

Milestones

NEWS

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UAE Today

Middle East News

Company News

Most Popular

Real Estate News

Healthcare News

Regional News on the Web

International News

World Market Watch

EVENTS

Business Events

Middle Fast Events

Concerts & Shows

Sports & Entertainment

Major Events

Event Organisers

ENTERTAINMENT

Movies & Timings

Restaurants Review

Online Restaurant Reservation

Hotels

Review

F & B Promotions

Pubs + Bars Nightclubs

Spa & Leisure

Social Groups + Clubs

DCG Editor's Pick

DCG Bestsellers - Books

DCG Online Games

SHOPPING

Dubai Mall 🏠 New

Sales & Discounts 😭 New

Malls + Stores

Souks

Home Interiors

RESIDENTS

Real Estate

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Clients (21 February 2013)

Habib Bank AG Zurich Launches Secure Online Forex Platform For

Habib Bank AG Zurich (HBZ), one of the leading international banks operating in the United Arab Emirates, has announced the launch of HBZefx its new, Foreign Exchange trading platform HBZefx is designed to provide a wide range of real-time services to its growing number of

HBZefx is a flexible online tool that enables HBZ customers to buy and sell currencies through HBZ web, the bank's secure online banking platform. HBZefx provides instant access and real time currency quotes. HBZ's competitive pricing, Straight Through Processing and flexibility to transfer funds directly between accounts makes the service accessible 24/7. The platform is available for existing and all new HBZ customers.

Arif Lakhani, Chief Executive Officer of HBZ UAE

said "With today's fast moving global currency markets, it is essential that customers have time real-time access in order to take advantage of market swings. In the last few years, we have seen an impressive growth

in the number of FOREX trades, and expect these numbers to escalate in the coming years. The launch of HBZefx reaffirms our commitment to delivering an unrivalled service to our customers". He continued, "HBZefx is designed to provide an innovative, secure and user-friendly platform to trade real time currencies. The platform enables users to gain access to real time markets, and we offer the convenience of multiple settlement options"

Following currency pairs will be offered through HBZefx: • GBP/USD

- EUR/USD USD/JPY
- · USD/CAD
- · AUD/USD

Please visit the nearest branch or log on to www.habibbank.com for detailed information and requirements for setting up the new HBZefx account

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