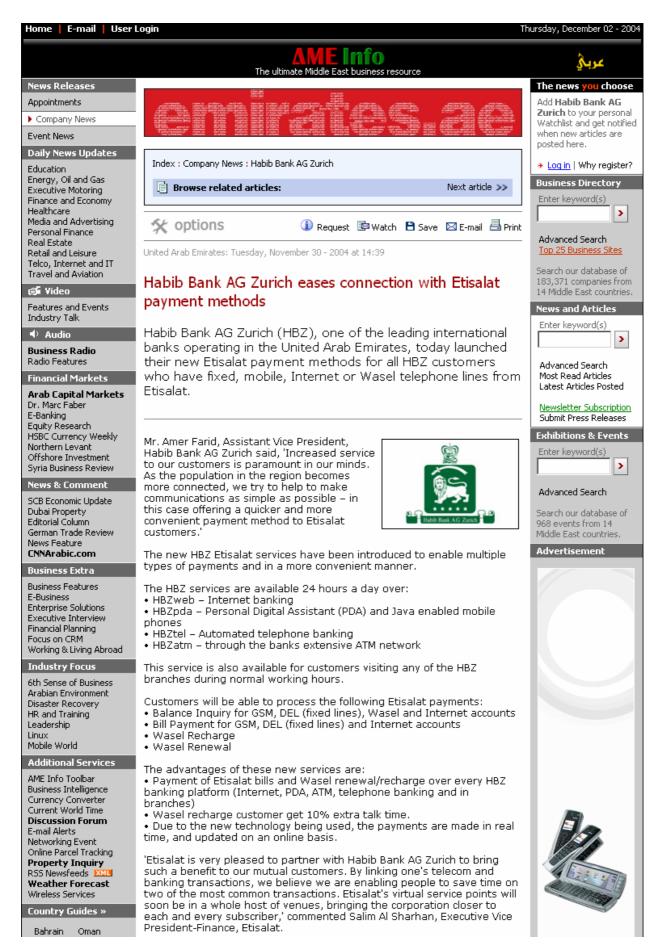
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'We have invested heavily over the last few years to ensure that our infrastructure is geared towards achieving the highest level of Customer Service, added Salim Al Sharhan, Executive Vice President-Finance, Etisalat. Making it easier to pay phone, balance enquiry and Wasel recharge & renewal without even having to visit Etisalat is just one of the many improvements implemented by the Corporation to satisfy our customers.

Mr. Farid concluded by saying, 'We're delighted to able to offer these realtime Etisalat payment options to HBZ customers 24/7. Not only is this more convenient, but with 10% free Wasel recharge extra talk time, we're saving money for our customers.

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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. 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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Posted by Anne-Birte Stensgaard, News Editor Tuesday, November 30 - 2004 at 14:39 UAE local time (GMT+4)

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