

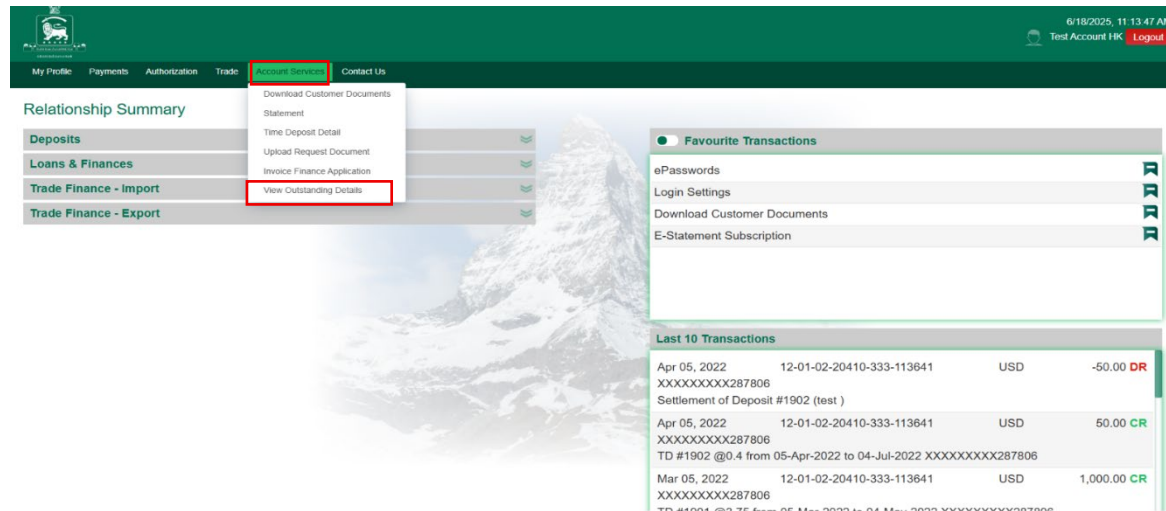
Web Banking User Guide

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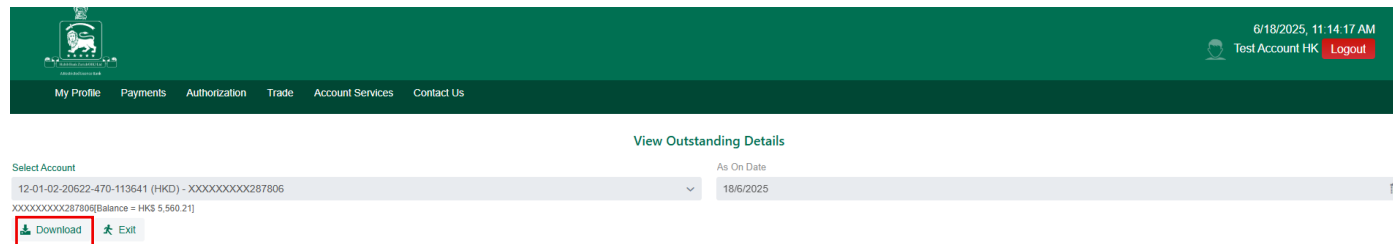
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View Outstanding Details

Step 1: Go to **Account Services**, and click **View Outstanding Details**

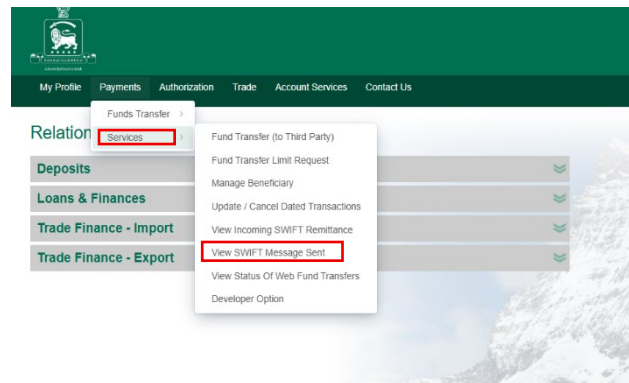


Step 2: **Select Account** from the list and enter the **date**, then press **Download**



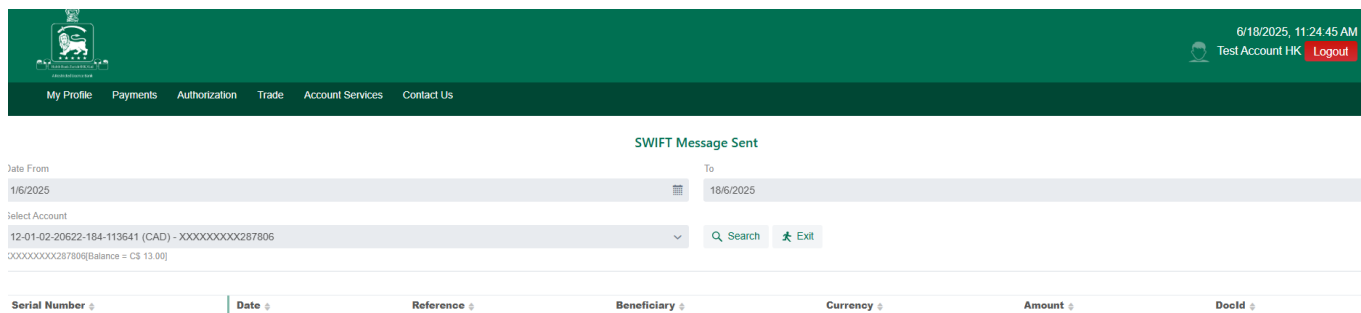
Retrieve Remittance Swift Copy Via Web

Step 1: Go to **Payments**, and click **Services** → **View SWIFT Message Sent**



Step 2: Enter the **Date Range** → Select **Account Number** (USD or HKD) → Press **Search**

Step 3: Select the transaction from the list → Then view **Detail**



6/18/2025, 11:24:45 AM
Test Account HK Logout

My Profile Payments Authorization Trade Account Services Contact Us

SWIFT Message Sent

Date From: 1/6/2025 To: 18/6/2025

Select Account: 12-01-02-20622-184-113641 (CAD) - XXXXXXXXXXXX287806

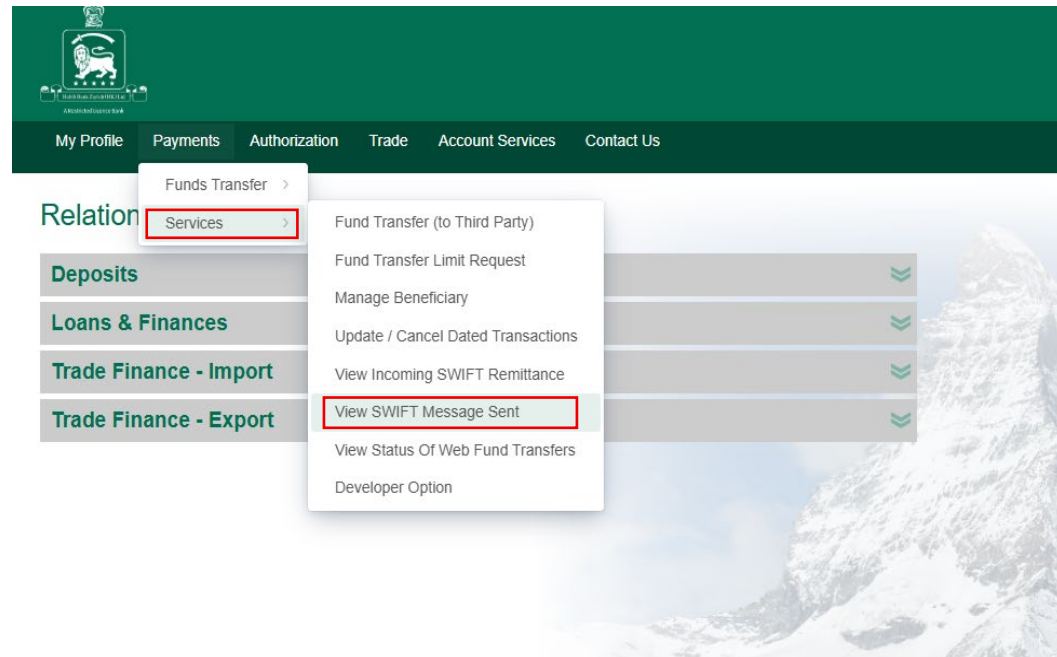
XXXXXXXXXX287806(Balance = C\$ 13.00)

Search Exit

Serial Number	Date	Reference	Beneficiary	Currency	Amount	DocId
---------------	------	-----------	-------------	----------	--------	-------

Retrieve Transmitted LC Swift Via Web

Step 1: Go to **Payments**, and click **Services** → **View SWIFT Message Sent**



Retrieve Transmitted LC Swift Via Web (Cont.)

Step 2: Select account number **34020- SIGHT LC** or **34010- USANCE LC**, → Enter **date range** and select from below the LC

Then press **view detail / download**

My Profile Payments Authorization Trade Account Services Contact Us

SWIFT Message Sent

Date From 5/2/2025 To 18/6/2025

Select Account

12-01-02-34020-333-113641 (USD) - XXXXXXXXX287806

12-01-02-20622-184-113641 (CAD) - XXXXXXXXX287806

12-01-02-20622-333-113641 (USD) - XXXXXXXXX287806

12-01-02-20622-402-113641 (GBP) - XXXXXXXXX287806

12-01-02-20622-470-113641 (HKD) - XXXXXXXXX287806

12-01-02-20410-184-113641 (CAD) - XXXXXXXXX287806

12-01-02-20410-333-113641 (USD) - XXXXXXXXX287806

12-01-02-20410-470-113641 (HKD) - XXXXXXXXX287806

12-01-02-34020-470-113641 (HKD) - XXXXXXXXX287806

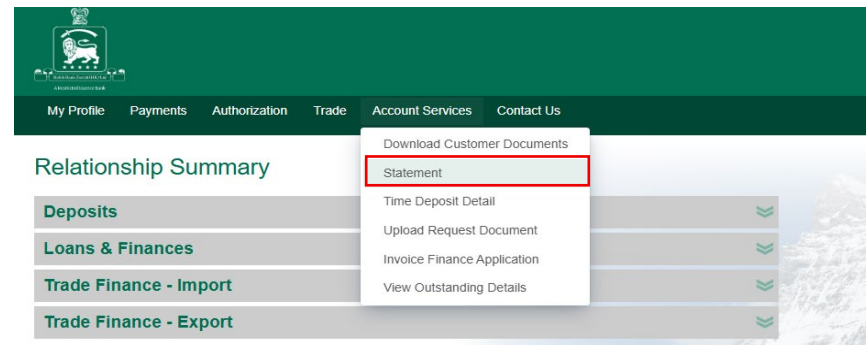
✓ 12-01-02-34020-333-113641 (USD) - XXXXXXXXX287806

Search Exit

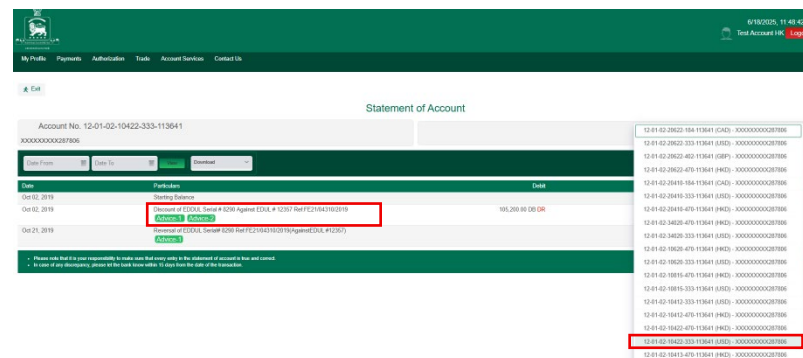
Currency

Print Advice Via Web

Step 1: Go to **Account services**, and click **Statement**

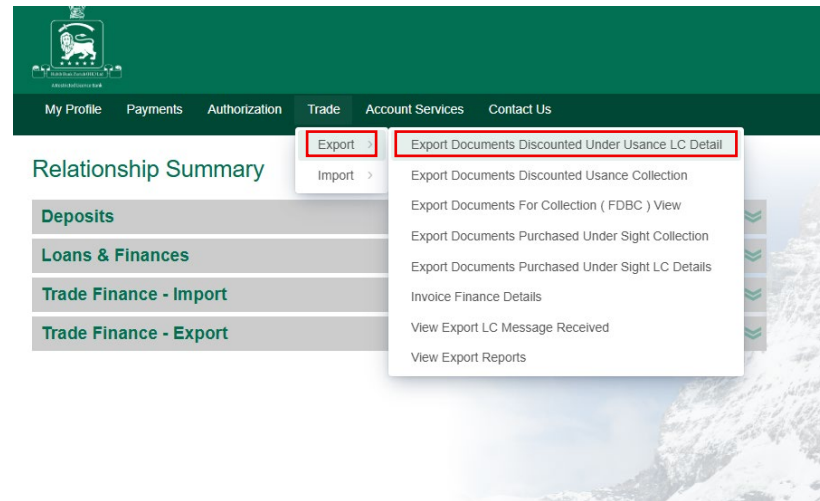


Step 2: On the right-hand side you will find a full list of accounts, scroll down and select the desired **account** → Click to retrieve advice (using the **green buttons**, marked **"Advice-1"**, **"Advice-2"**, etc.)

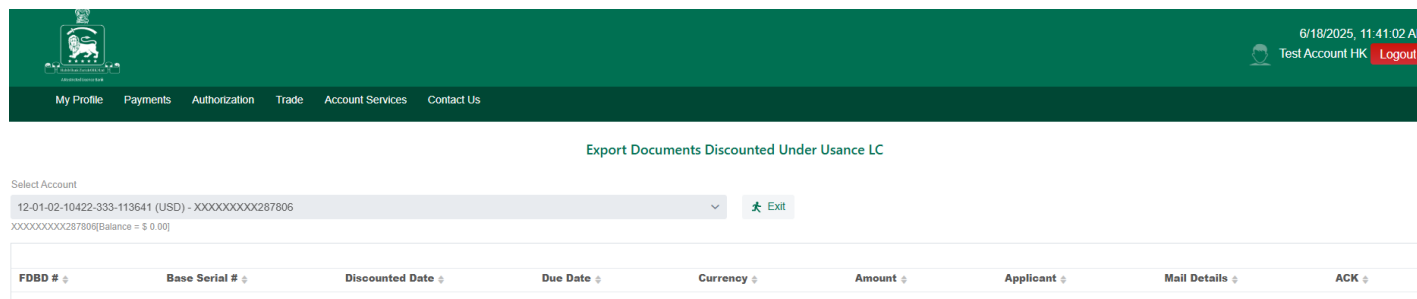


View DHL Numbers Via Web

Step 1: Go to **Trade**, and click **Export** → **Export Documents Discounted Under Usance LC Detail**



Below on the right-hand side, you will be able to view **DHL NUMBER(S)**



View DHL Numbers Via Web (Cont.)

Step 1: For documents sent on collection under DA, Go to **Trade**, click **Export** → **Export Documents For Collection (FDBC) View**

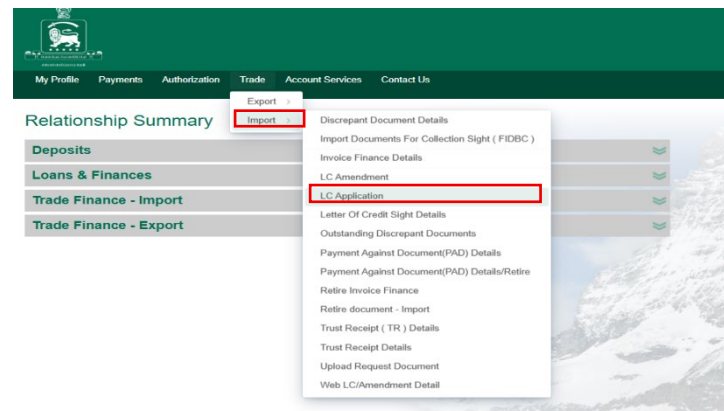
Step 2: **Select a/c: 12 01 04 33033 333 (Last 6 digits of your account number)**

Step 3: Below on the right-hand side, you will be able to view the DHL tracking number(s)

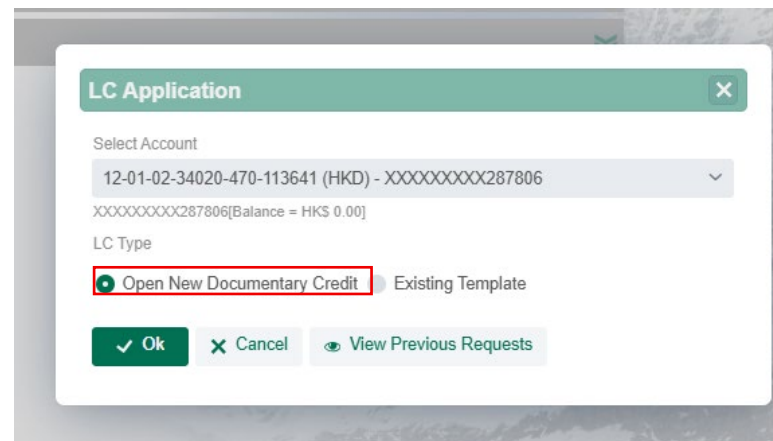
My Profile Payments Authorization Trade Account Services Contact Us							
Export Documents For Collection (FDBC)							
Select Account							
12-01-02-33033-333-113641 (USD) - XXXXXXXXX287806							
XXXXXXXXXX287806(Balance = \$ 126,429.00 DB)							
PDF Search							
FDBC #	Lodgement Date	Currency	Amount	Tenor	DueDate	Drawee	Mail Details
37550	Aug 30 2019	USD	40,200.00	DA 90 DAYS (DUE ON 20NOV2019)	Nov 20 2019	ARDENT ELECTRONIC TRADING PVT LIMITED, OFFICE NO.316B, 3RD FLOOR, SHOPPERS ORBIT, VISHRANTWADI, PUNE, MAHARASHTRA-411015, INDIA	Courier 1846449673
37583	Sep 5 2019	USD	19,450.00	DA 90 DAYS AFTER ON BOARD DT	Nov 27 2019	ARDENT ELECTRONIC TRADING PVT LIMITED, OFFICE NO.316B, 3RD FLOOR, SHOPPERS ORBIT, VISHRANTWADI, PUNE, MAHARASHTRA-411015, INDIA	Courier 1846450686
37696	Sep 20 2019	USD	26,370.00	DA 90 DAYS AFTER ON BOARD DT	Dec 12 2019	ARDENT ELECTRONIC TRADING PVT LIMITED, OFFICE NO.316B, 3RD FLOOR, SHOPPERS ORBIT, VISHRANTWADI, PUNE, MAHARASHTRA-411015, INDIA	Courier 1846455240
37928	Oct 22 2019	USD	23,840.00	DA 90 DAYS AFTER AWB ON BOARD	Jan 2 2020	ARDENT ELECTRONIC TRADING PVT LIMITED, OFFICE NO.316B, 3RD FLOOR, SHOPPERS ORBIT, VISHRANTWADI, PUNE, MAHARASHTRA-411015, INDIA	Courier 1965170023
38042	Nov 12 2019	USD	16,560.00	DA 90 DAYS AFTER ON BOARD DATE	Jan 29 2020	ARDENT ELECTRONIC TRADING PVT LIMITED, OFFICE NO.316B, 3RD FLOOR, SHOPPERS ORBIT, VISHRANTWADI, PUNE, MAHARASHTRA-411015, INDIA	Courier 5109694015

Applying For LC Via Web Banking

Step 1: Go to **Trade**, and click **Import** → **LC Application**



Step 2: **Select account** from the list, click **Open New Documentary Credit** then **Ok**



Applying For LC Via Web Banking (Cont.)

Step 3: Fill in the details

Step 4: Attach PI/ PO (**Note:** Please ensure there are no special characters in the file name)

1

Documentary Credit Details

2

Document Details

3

Terms & Conditions

4

Confirm Details

Number of Original Invoices required *

0

At least BI required

☐

Certificate of Origin to be issued by

China Federation of Light Trade ☐ Chamber of Commerce

Number of passing weight not required *

0.000000

Shipping marks *

Insurance Company Name

All Foreign: Bank charges, recording fee and commission are on

Importers's account ☐ Our account

Additional documents required *

Enter document one by one and required by **

Additional sanctions required *

Enter condition one by one, required by **

Upload Files...

Drop files here

BI of Lading required

☐

Certificate of Origin required

☐

Attestation required

☐

Document to be presented within (days) *

0

Insurance covered by applicant

☐

(If yes, enter the insurance details)

Note: Please attach relevant invoices / documentation in PDF format (maximum size 2.5MB) to the application form if required. They can be attached using the Supporting Doc fields shown above.

Cancel

Back

Applying For LC Via Web Banking (Cont.)

1

Documentary Credit Details

2

Document Details

3

Terms & Conditions

4

Confirm Details

Step 5: Review the details and click **Finish**

1

Documentary Credit Details

2

Document Details

3

Terms & Conditions

4

Confirm Details

Confirm Details

Documentary Credit Details	
Documentary Credit Amount	HK\$ 10,000,000.00
Beneficiary Name & Address	Tesler
Date of Expiry	2025-06-18
Place of Expiry	Bangladesh
Latest Date of Shipment	2025-06-18
Type of Documentary Credit	Non-Restricted
Is Transferable	Yes
Allow Partial Shipment	No
Allow Trans-shipment	Yes
Is Confirmed	No
Draft At	Sight
Draft Condition	
Is Tolerance applicable	Yes
+ Tolerance %	5 %
- Tolerance %	10 %
Terms of Trade	CFR - COST, INSURANCE AND FREIGHT
Shipment by	Sea and Air

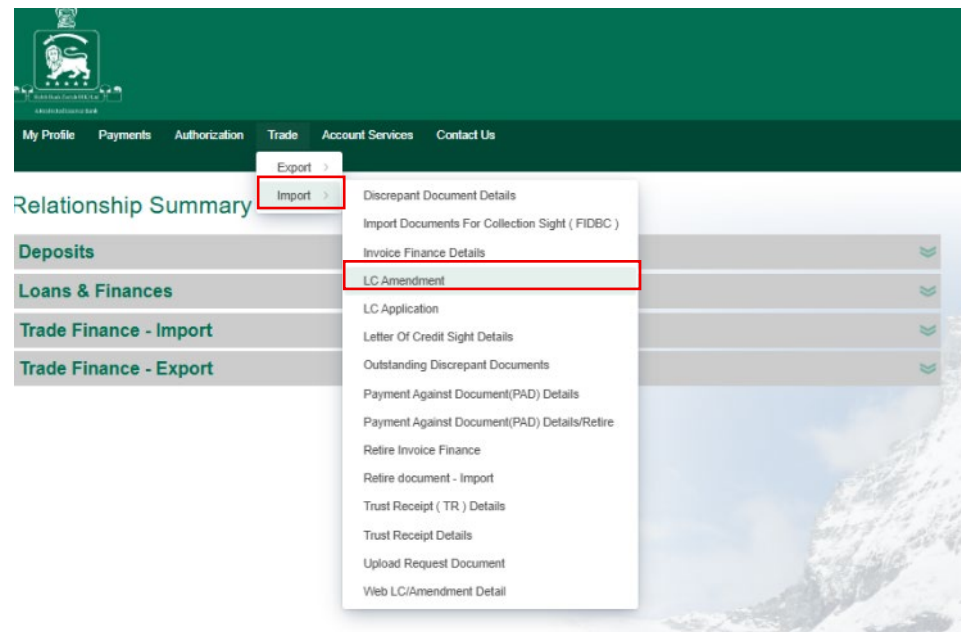
Cancel

Next

Finish

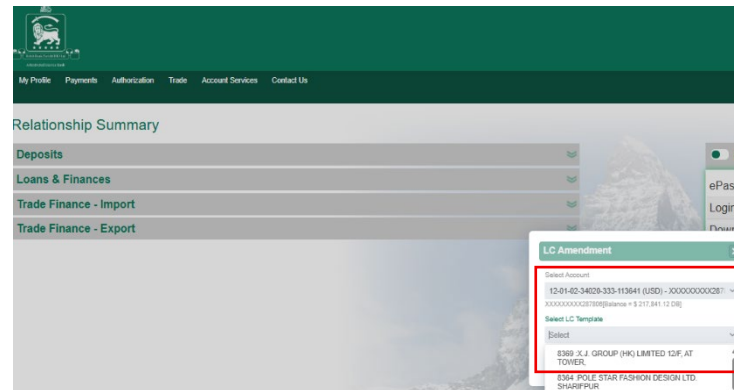
Applying For LC Amendment Via Web banking

Step 1: Go to **Trade**, and click **Import** → select **LC Amendment**

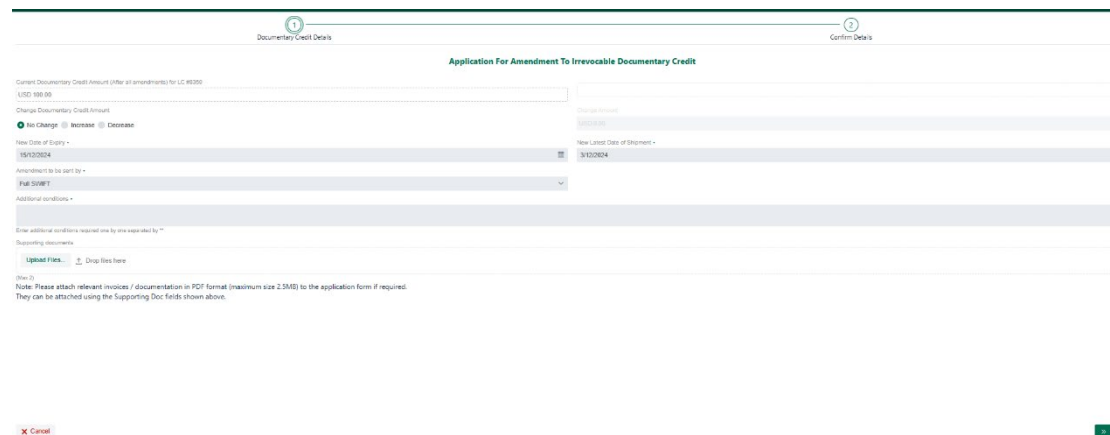


Applying For LC Amendment Via Web banking (Cont.)

Step 2: Select **LC Template** under LC number → Press **Ok**



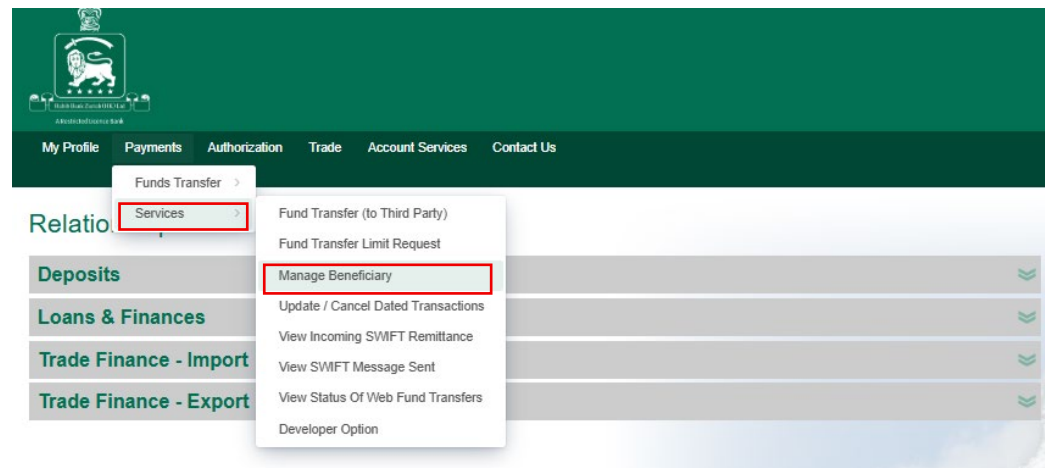
Step 3: Then fill in the details, click **Next** and review the details to confirm



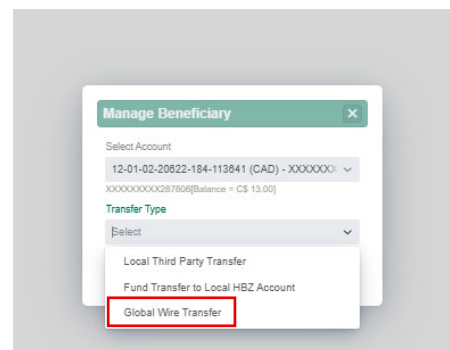
Web Online Remittance

Web ID users must log in using the authenticator to do payments

Step 1: Go to **Payments**, and click **Services** → **Manage Beneficiary**

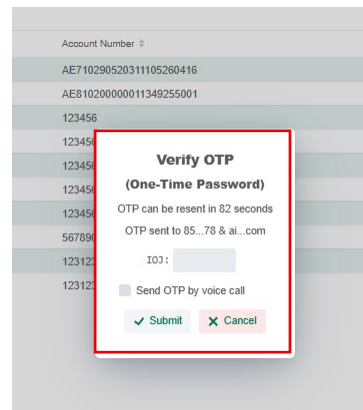


Step 2: → **Select Account** from the list → **Transfer type (Global Wire Transfer)** → Press **Ok**



Web Online Remittance (Cont.)

Step 3: An **OTP** pop out will appear. Please type in the **OTP** and press **Submit**.



Step 4: Click **Add**

Manage Global Wire Transfer				
+ Add Delete Exit				
Template Name	Account Name	Account Number	Transfer Currency	Beneficiary Country
Test CAD	Sahil	AE830200000011335247001	EUR	Canada
CADTEST	CAD TEST	AE640450000012156528594	AED	United Arab Emirates
Test S	SAHIL TEST 1	AE710290520311105260416	CHF	Switzerland
TestCNYPayment	ABC	123456789	CNY	China
CNY Payment Test	abc	123123123	CNY	Hong Kong SAR China
CNY Payment Test 2	abc	456456456	CNY	Hong Kong SAR China

Web Online Remittance (Cont.)

Step 5: Fill in the Beneficiary Details → Once done press Ok

Name of this Template •

IBAN or Account Number of Beneficiary (As applicable) •

must not contain any special character.

Remittance Currency •

Select

SWIFT Code

Name and Address of Beneficiary Institution •

SWIFT Code

Name and Address of Intermediary Institution

✓ Ok

✗ Cancel

Enter Beneficiary Details ***

Name of Beneficiary •

Country of Beneficiary •

Select

Address of Beneficiary

BENEFICIARY INSTITUTION DETAILS

Any Other Code

INTERMEDIARY INSTITUTION DETAILS

Any Other Code

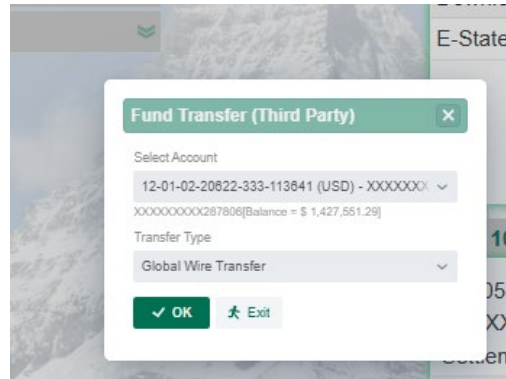
17

+852 2906 1818

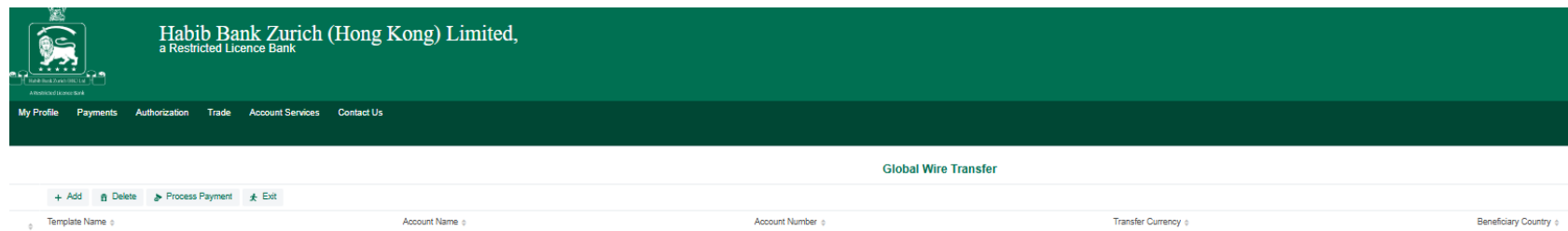
 www.habibbank.com/hk

Making Payments Via Global Wire Transfer

Step 1: After logging in using the authenticator → Select **Account number**, select **Global Wire Transfer**



Step 2: Select the **beneficiary** and press **Process Payment**



Template Name	Account Name	Account Number	Transfer Currency	Beneficiary Country
---------------	--------------	----------------	-------------------	---------------------

Making Payments Via Global Wire Transfer (Cont.)

Step 3: Enter the **details**, and **Review Payment**

Step 4: Select: **SMS received containing FT Details. Verified and confirmed.** When you press **Yes**, the request will be sent for processing

Do you want to proceed with the below details for Payment ?	
Selected Account	12-01-02-20822-333-113041 (Balance = \$ 1,427,561.20)
Template Name	AUG
Beneficiary Name	AUG COMPANY LIMITED
Account Number	123456789
Currency of Beneficiary Account	USD
Country of Beneficiary	United States
Address of Beneficiary	USA
Beneficiary SWIFT	HANYUS33XXX
Name and Address of Beneficiary Institution	HABIB AMERICAN BANK
Transfer Amount	\$ 1.00
Re-enter Amount	\$ 1.00
Detail of Payment	abc
Payment Date	26-07-2025
Other Bank Charges	Beneficiary
Supporting Documents (Max 3)	
Debit Amount	\$ 1.00
Currency Rate	1.0
☒ SMS received containing FT details Verified and confirmed	
<input checked="" type="button" value="Yes"/> No	

Note: If this payment is prepared by a sub login user, then the message **Waiting for authorization** will be displayed. The primary user must then log in, go to **Authorization**, and **click Authorize Transaction Requests** to authorise the specific payment.

Web Invoice Financing Online

Step 1: After logging in using the authenticator, please go to **Trade**, and click **Import** → Select **Invoice Financing Application**.

Select the **Invoice finance subhead (10868)** with the related currency and press **Ok**

Invoice Finance

Select Account

12-01-02-10868-470-113641 (HKD) - XXXXXXXX287808

XXXXXXX287808(Balance = HKD 205,000.00 DB)

✓ Ok X Cancel View Previous Requests

Step 2: Fill in the Invoice Finance details

Invoice Finance

Select Account

12-01-02-10868-470-113641 (USD) - XXXXXXXX287808

XXXXXXX287808(Balance = \$ 275,137.14 DB)

Cashflow Account *

HKD

Click on the currency to change it

Loan Period *

Invoice Date *

28/7/2023

Invoice Amount

HKD 5.00

Click on the currency to change it

Description & Quantity Of Goods

Credit Term

Name of Vendor / Carrier / Vessel (VNO No. if applicable)

Port Of Loading *

Country of Origin *

Use Existing Supplier (X) New Supplier

Do You Want to Send Outward Remittance

(X) Yes () No

Payment method

(X) Telegraphic Transfer () Cashier's Order () Crediting Account No

Add Attachments

Upload Files

Click Here New

Disbursement Date *

28/7/2023

Maturity Date *

28/7/2023

Invoice Number

Invoice Due Date *

28/7/2023

Shipment Date (if applicable)

28/7/2023

Port Of Discharge *

Remittance Amount

HKD 5.00

Click on the currency to change it

Crediting Account Number

Terms and Conditions

1. This application and the Loan is subject to the Master Agreement for Bills Transactions and Trade Finance, General commercial agreement and/or the Standard Terms and Conditions for Banking Facilities as are in effect from time to time and any other agreement(s) previously executed by the Applicant and delivered to the Bank, if any. In case of conflict, terms of this application shall prevail to the extent of conflict.

2. The Applicant undertakes to keep the Goods free from all encumbrances and shall pay all freight, warehouse, dock, interest and other charges, and all other costs in connection with the Goods.

3. The Applicant agrees to the Bank's right to proceed and pursue under all applicable laws and to the Bank's right to use the information provided.

Web Invoice Financing Online (Cont.)

Step 3: Use **Existing Supplier Account / New Supplier Account**

Remarks:

1. **"Existing Supplier Account"** is selected if the supplier has been involved in the invoice finance application previously
2. **"New Supplier Account"** is selected if the supplier has not been involved in the invoice finance application previously. If the option **"Existing Supplier Account"** is selected, fill in the remittance details as below. In the field **"Supplier Account"**, input the name of supplier and search for the existing supplier name and account number in the pull-down menu.

Step 4: Click **"Upload Files"** for uploading supporting documents including (not limited to) Invoice and Bill of Lading

Step 5: Click **"I agree to Terms and Conditions"** if you agree with the T&Cs. Then click **Ok**

☐ I agree to Terms & Conditions

Web Invoice Financing Online (Cont.)

Step 6: Please **check the details** and press **Yes** to proceed

Confirm

Do you want to proceed with the below details for Invoice Financing Lodge ?

Select Account	12-01-02-10888-333-113841 (USD) - XXXXXXXXX287808
Drawdown Amount	HK\$ 10,000.00
Drawdown Date	2025-07-29
Loan Period	120
Maturity Date	2025-07-29
Invoice Date	2025-07-29
Invoice Number	
Invoice Amount	HK\$ 0.00
Invoice Due Date	2025-07-29
Description & Quantity Of Goods	
Credit Term	
Shipment Date (if applicable)	2025-07-29
Name of Vessel / Carrier / Vessel IMO No. (if applicable)	
Port Of Loading	[Ashkhabad]
Port Of Discharge	[Hobart]
Country of Origin	[Bangladesh]
Remittance Amount	HK\$ 0.00
Supplier Name	DONGGUAN JHS ELECTRICAL CO.LTD, CHINA
Supplier Address	
Crediting Account Number	
Add Attachments	
I agree to Terms & Conditions	Yes

Step 7: If you want to see the status of your invoice financing application, go to **View Previous Requests** within the invoice financing application

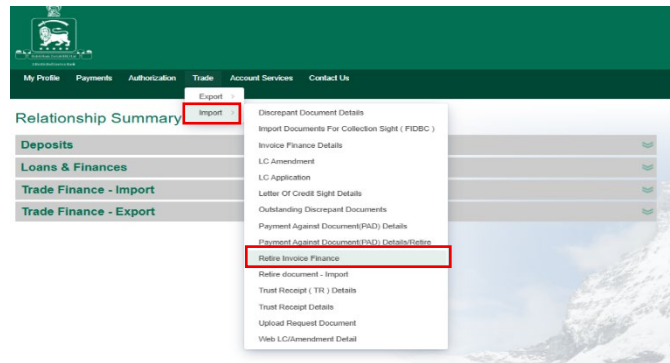
Invoice Finance

Select Account

12-01-02-10888-470-113841 (HKD) - XXXXXXXXX287808 | XXXXXXXXXXXX287808@Balance = HK\$ 205,000.00 (25)

Invoice Financing Settlement

Step 1: Go to **Trade**, and click **Import** → **Retire invoice financing**



Step 2: Click the **Serial Number** → Select the loan and press **Retire**

Retire Invoice Finance

Select Account
12-01-02-10868-470-113641 (HKD) - XXXXXXXXXX287806
XXXXXXXXXX287806[Balance = HK\$ 205,000.00 DB]

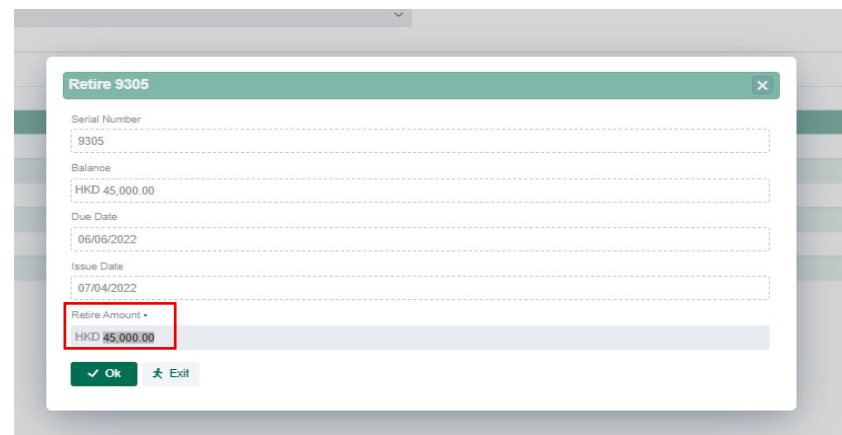
PDF Search Retire View Previous Requests Exit

Serial Number	Balance	Due Date
9305	45000.000	06/06/2022
9306	36000.000	06/07/2022
9307	7800.000	06/07/2022
9308	39000.000	06/06/2022
9338	2000.000	06/07/2022
9339	23400.000	06/07/2022
9341	5000.000	06/06/2022
9342	46800.000	06/07/2022

Invoice Financing Settlement (Cont.)

Step 3: Fill in the **details** and then press **Ok**

Note: balance must be available in the account to make settlement(s).



Retire 9305

Serial Number
9305

Balance
HKD 45,000.00

Due Date
06/06/2022

Issue Date
07/04/2022

Retire Amount
HKD 45,000.00

✓ Ok ✕ Exit

Step 4: Check the details and press **Confirm**



Do you want to proceed with the below details for Retire 9305 ?

Serial Number	9305
Balance	HK\$ 45,000.00
Due Date	06/06/2022
Issue Date	07/04/2022
Retire Amount	HK\$ 10.00

Cancel Confirm

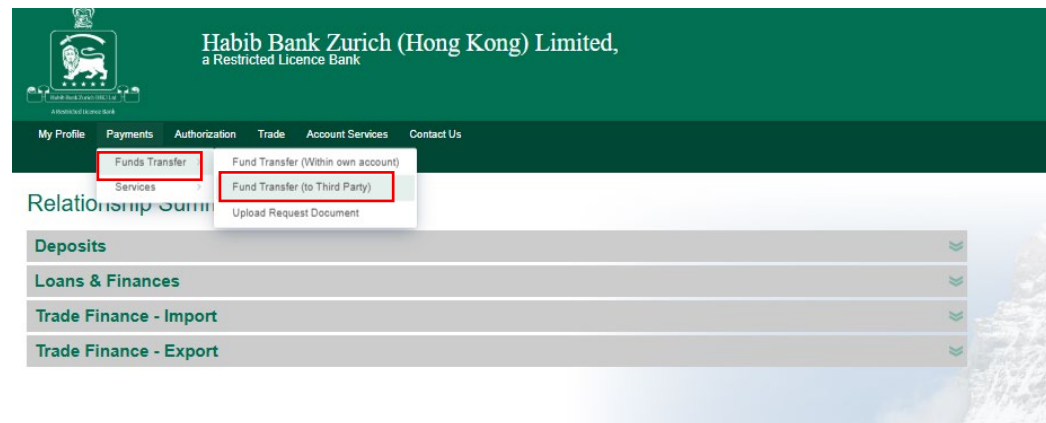
Trust Receipt Settlement (please refer to Invoice Financing Settlement)

Step 1: Go to **Trade**, and click **Import** → **Trust Receipt Premature Details** → Select the **serial number** and press **retire**.
Fill in the details and then press **Ok**

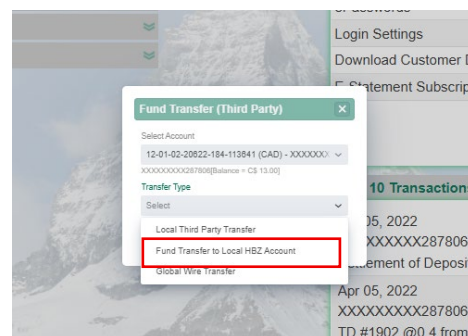
Note: Balance must be available in the account to make settlements

To Transfer Within Your Two Accounts Within HBZ

Step 1: Please log in using authenticator, go to **Payments**, and click **Funds transfer** → **Fund transfer (to Third Party)**



Step 2: Fund Transfer to Local HBZ Account



To Transfer Within Your Two Accounts Within HBZ (Cont.)

Step 3: Create a **template**, enter details first → Press **Ok**

Step 4: Check the details and press **Yes** to proceed

Step 5: Then select the **Template**, click **Process Payment**

Step 6: Enter payment details → **Review payment**

To Transfer Within Your Two Accounts Within HBZ (Cont.)

Supporting Documents (Max 3)

[Upload File...](#) [Drop file here](#)

Please attach relevant documents, documentation in PDF format (maximum size 20MB) in the application form in order to substantiate this Transfer.

Terms and Conditions

In requesting Habib Bank Zurich (Hong Kong) Limited, A Restricted Licence Bank (the "Bank") to make the telegraphic transfer outlined, the applicant of this application (the "Applicant") hereby agrees that it is to be dispatched in accordance with the following terms and conditions:

1. This application and the telegraphic transfer to be sent are subject to the General Terms and Conditions of Accounts as are in effect from time to time and any other agreements previously signed and delivered to the Bank by the Applicant. In case of conflict, the terms of this application shall prevail to the extent of conflict.
2. The Bank shall not be liable for any loss or damage due to omission or delay in sending any message relating to this remittance or in payment or in giving notice of payment; loss of any items or any message or signal in transit or transmission or otherwise; mutilation, error, omission, interruption or delay in transmission or delivery of any item, message, signal, letter, telegram or cable; or any action or omission of the Bank's correspondents, sub-agent, other agency or any other party involved in the Clearing House Automated Transfer System (if applicable), or declared or undeclared war, censorship, blockade, insurrection, civil commotion, or any law, decree, regulation, control, restriction or other act of a state or foreign government or other group or group exercising governmental powers, whether de jure or de facto or breakdown or malfunction in or of any computer, mechanical or electronic equipment, equipment or device, or any act or event beyond the Bank's control.
3. The Bank is not liable to send the telegraphic transfer either directly or in whole or in part at the Applicant's risk. The Bank shall not be liable for any loss, delay, error, omission which may occur in the transmission of the message or for a misinterpretation when received or any delay caused by the clearing system of the country in which the payment is to be made or any act default or negligence of the beneficiary's bank in collecting the remittance. In no event shall the Bank under any circumstances be liable for any loss of profits or interests or income, interest or consequential loss or damages.
4. The Bank may under circumstances determined by the Bank, require from the Applicant or any one of the authorized signatories or authorized persons, confirmation of the application by means of telephone before acting on the same. The Bank may refuse to act on the application in the absence of such confirmation (in which event the Bank shall have the absolute discretion to determine the disposal of the relevant application), without responsibility or liability on the Bank for any such refusal or delay in acting as a result. In the absence of such confirmation, the remittance will be effected in the currency of the country to which the payment is to be made.
5. This application shall be subject to acceptance by the Bank at its absolute discretion and the Bank reserves the right not to process any remittance if the Bank is of the opinion that the information given is incomplete or is not sufficiently clear. The Bank shall not be liable for any delay in processing any remittance or for its decision in not processing the same where any information given is, in the opinion of the Bank, incomplete or is not sufficiently clear.
6. The application for remittance, once accepted by the Bank, may not be cancelled without the Bank's written consent. In considering whether to accept any request by the remitter for cancellation of remittance, the Bank may take into account, inter alia, whether it has received satisfactory confirmation from its correspondents that the remittance has been duly received and cancelled. If the Bank agrees to cancel the remittance, such agreement will always be subject to the applicable conditions as the Bank may impose from time to time.
7. All charges/commission outside Hong Kong are for the beneficiary's account and debited from the proceeds of the remittance unless specified otherwise. If so specified for the Applicant's account, such charges/commission shall be in accordance with the Bank's prevailing charge tariff schedule and/or charges imposed by the correspondent bank(s). The Bank is entitled to reimbursement from the Applicant for the expenses of the Bank, its correspondents and agents. Additional relevant charges including charges levied by the beneficiary bank and/or the Bank's correspondent may be imposed in some instances. These charges may be debited from the remittance amount depending on the practice of such bank and the beneficiary may, as a result, not be able to receive the full amount of remittance, regardless of the Applicant's payment instruction stated on the remittance.
8. The Bank reserves the right to send the telegraphic transfer from a different place other than the one specified by the remitter in special circumstances or require:
9. Where the Bank is unable to provide a free exchange rate quotation, the Bank shall effect the remittance on the basis of a provisional exchange rate which shall be subject to adjustment when the actual exchange rate is ascertained. Any difference between the provisional rate and the actual rate shall be debited or credited (as the case may be) to the Applicant's account.
10. Establishment of the remittance is subject to any exchange control or other restrictions which may be imposed by the rules and regulations of the country where remittance is to be made and/or of the relevant clearing house. Neither the Bank nor its correspondents or agents shall be liable for any loss or delay caused by any such rules and regulations.
11. Subject to paragraph 9 above, the Bank will use reasonable endeavours to process applications received by the Bank on or before the next working day. For the purpose, Saturday is not a working day.
12. Applications for same day value are subject to the cut-off times imposed by the Bank and the beneficiary bank as well as the cut-off times related to the geographical location of the destination.
13. If a refund of the remittance amount is desired from the Bank by the Applicant, the Bank shall, at its discretion make the payment to the Applicant at the prevailing buying rate for the relevant currency less all charges and expenses.
14. The Bank is entitled to collect from the Applicant all telegraphic transfer charges and other charges including those collected or to be collected by the Bank's correspondent, agent or sub-agent in connection with carrying out the instructions in accordance with the Bank's prevailing charge tariff schedule.
15. The Bank reserves the right to review all telegraphic transfer charges from time to time and not to handle the application if there are insufficient funds in the account to be debited.
16. The Applicant represents, warrants and undertakes to the Bank that any remittance to Mainland China under this application does not and will not conflict with any law or regulation applicable to the Applicant (including without limitation those in force in Mainland China and in particular, those set out by the State Administration of Foreign Exchange).
17. The Bank may refuse to effect a telegraphic transfer if it is of the opinion that the application does not fulfil the requirements as designated by the regulatory bodies in the relevant clearing bank in Hong Kong from time to time.
18. The Applicant shall ensure that the beneficiary information (including but not limited to the detail of the intermediary bank, beneficiary bank, and beneficiary's name and account number) provided to the Bank is complete, accurate and valid. The Bank shall not be liable for any losses, damages, or claims that may arise as a result of any omission, error or delay due to incomplete, inaccurate or invalid information provided by the Applicant and any charges incurred by the correspondent bank(s) and be borne by the Applicant.
19. The Applicant agrees and authorizes the Bank to disclose any personal data relating to the Applicant collected by the Bank from time to time for such purposes and to such persons (whether the recipient is located in Hong Kong or another country, or in a country that does not offer the same level of data protection as Hong Kong) in accordance with the Bank's policies on use and disclosure of personal data. Such policies are set out in statements, notices, terms and conditions or notice made available by the Bank to its customers from time to time. The Applicant also agrees and authorizes the Bank to (i) use the collected data for the purpose of meeting the requirements to make disclosure under the requirements of any law, regulation, rule or guideline, court order or any regulatory authority in any jurisdiction, and (ii) disclose to any persons to whom the Bank is required or permitted to do so by any law, regulation, rule and guideline, court order or any regulatory authority in any jurisdiction.
20. The Applicant acknowledges that the Bank would make the present application subject to its policies and procedures relating to the relevant clearing bank, regulatory rules, guidelines and procedures prescribed by the relevant entities, the European Union, the United States of America, the United Kingdom, Switzerland, Hong Kong, the PRC and all other jurisdictions to which it is subject ("Sanctions"). The Applicant agrees that the Bank will not be liable for any claims, losses, damages, costs or expenses suffered by any party in connection with the Bank's refusal to process such remittance. The Applicant warrants that no transaction involved in this application is in violation of any Sanctions.
21. This application shall be governed by and construed in accordance with the laws of Hong Kong and the Applicant agrees to submit to the non-exclusive jurisdiction of the Hong Kong courts.

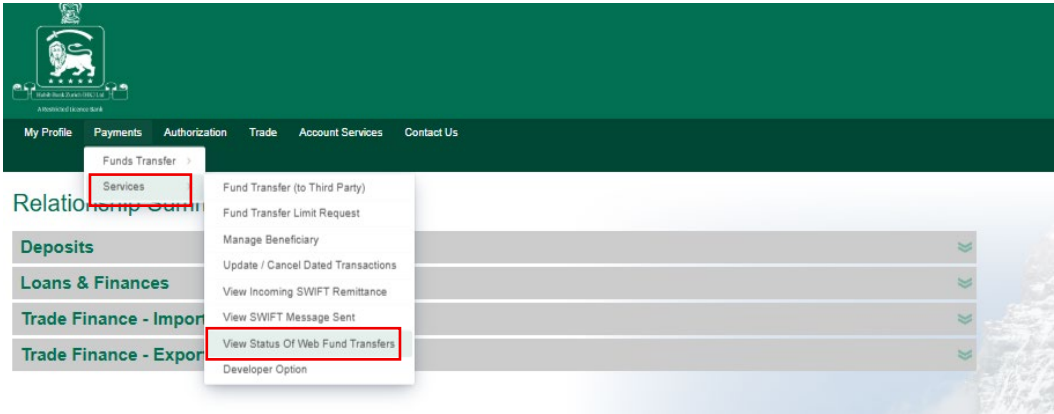
[Review Payment](#) [# 5/8](#)

Step 7: Check the payment details and tick **SMS received containing FT details. Verified and confirmed.** And press **Yes** to proceed.

Do you want to proceed with the below details for Payment ?	
Selected Account	12-01-02-20822-333-113641 [Balance = \$ 1,448,088.29]
Template Name	may
Beneficiary Name	MAY CO LIMITED
Account Number	12389789
Currency of Beneficiary Account	USD
Country of Beneficiary	Hong Kong SAR China
Address of Beneficiary	HONG KONG
Beneficiary SWIFT	HSBKHKH-DOXX
Name and Address of Beneficiary Institution	HSBC
Intermediary SWIFT	SCBLHKH-DOXX
Transfer Amount	\$ 10.00
Re-enter Amount	\$ 10.00
Detail of Payment	abc
Payment Date	18-08-2025
Other Bank Charges	Beneficiary
Supporting Documents (Max 3)	
Debit Amount	\$ 10.00
Currency Rate	1.0
☒ SMS received containing FT details.Verified and confirmed	
☒ Yes ☐ No	

View Status of Web Online Outward Remittances

Step 1: Go to **Payments**, and click **Services** → **View status of web funds transfer**



Step 2: Enter **from** and **to** dates

View Status Of Web Fund Transfers

Search Period
1/8/2025 - 18/8/2025

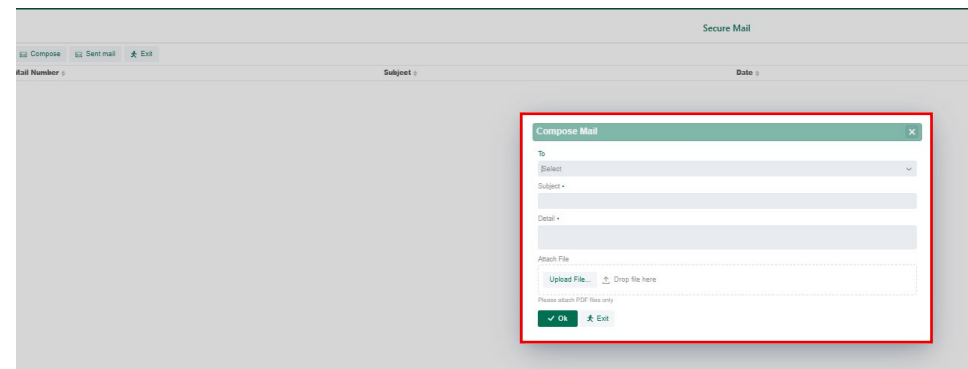
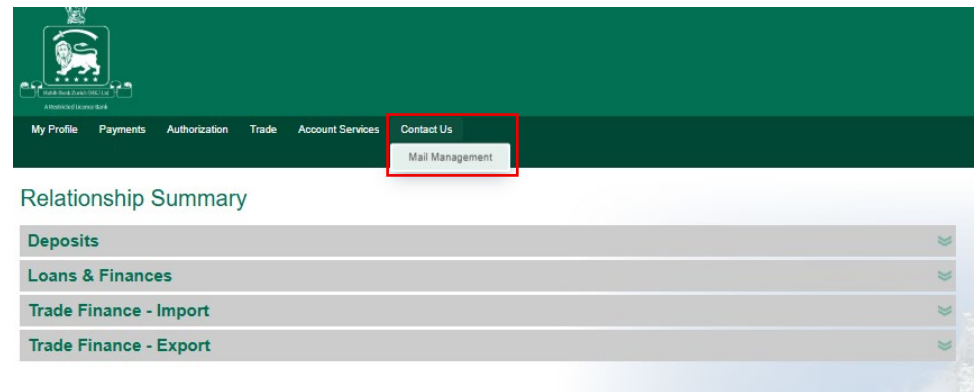
Select Account
12-01-02-20622-333-113841 (USD) - XXXXXXXXXX287808
XXXXXXXXXXXX287808(Balance = \$ 1,448,086.26)

PDF View Detail Download

Request ID	Definition Name	Request Received At	Currency	Amount	Details	Status
3780891		Jun 18 2025 3:47PM	USD	1.00		Request received. Pending for processing.
3780890		Jun 18 2025 3:39PM	USD	10.00		Request received. Pending for processing.
3780883		Jun 18 2025 2:43PM	CNY	100.00		Request received. Pending for processing.

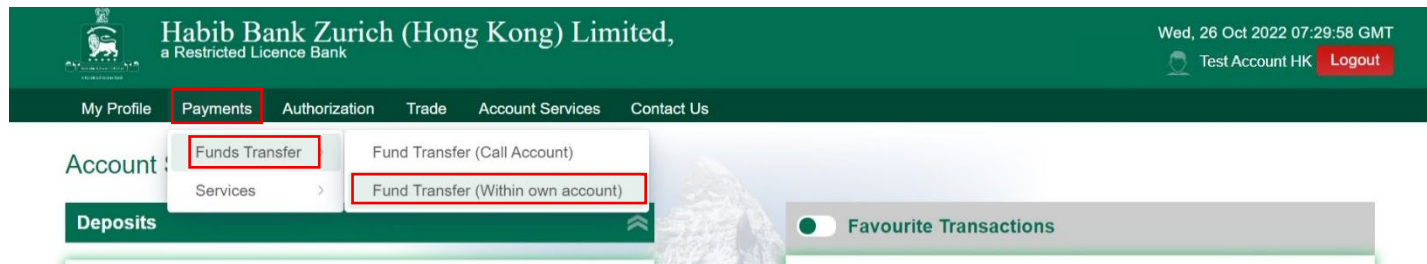
Send Secure Mail

Step 1: Go to **Contact Us**, and click **Mail Management** → **Compose mail** → Select **Branch**

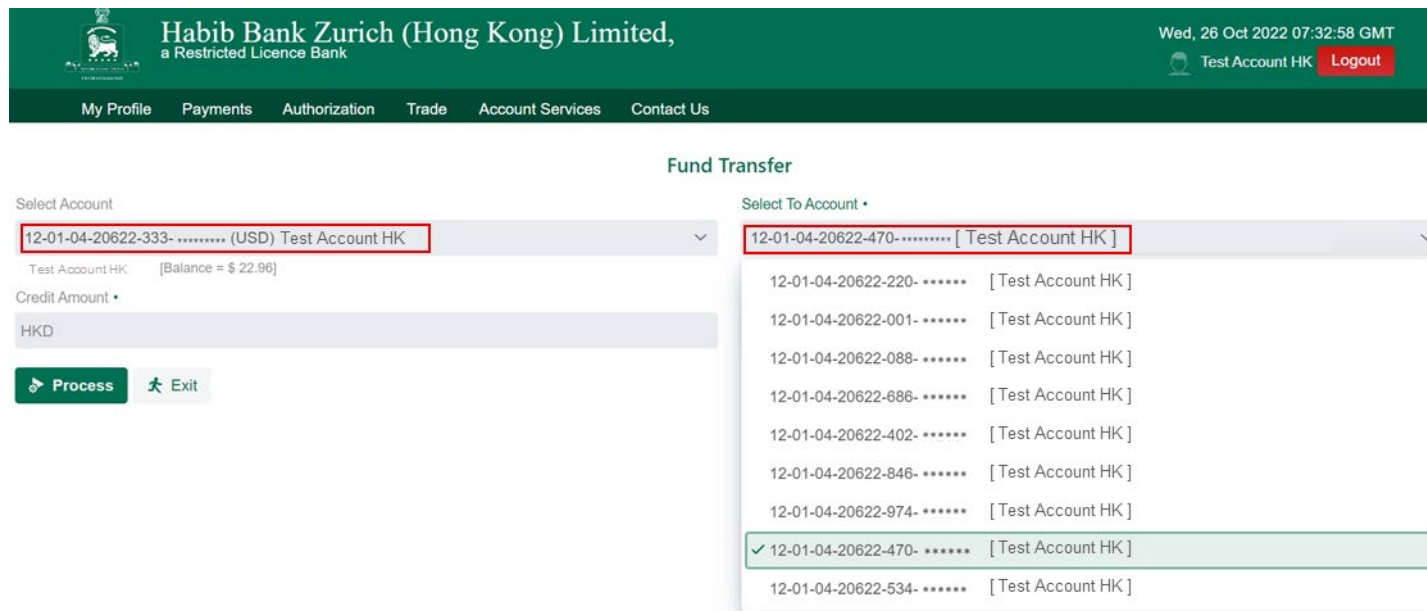


Initiating a Foreign Exchange Transaction

Step 1: Go to **Payments**, and click **Funds Transfer** → **Fund Transfer (Within own account)**



Step 2: Select your desired debit account under **Select Account**, and credit account under **Select To Account**.



Initiating a Foreign Exchange Transaction (Cont.)

Step 3: Fill in the desired **Credit Amount** and then **Select Value Date** (please note that the **TODAY** option may not be available after the cut-off time). Then click **Process** to initiate the transfer.

The screenshot displays the 'Fund Transfer' page of the Habib Bank Zurich (Hong Kong) Limited web banking interface. The header includes the bank's logo, name, and a navigation menu with links: My Profile, Payments, Authorization, Trade, Account Services, and Contact Us. The user is logged in as 'Test Account HK' on 'Wed, 26 Oct 2022 07:41:48 GMT'. The main form area is titled 'Fund Transfer' and contains two columns of input fields. The left column has a 'Select Account' dropdown menu showing '12-01-04-20622-333-***** (USD) Test Account HK' with a balance of '\$ 22.96'. Below it is a 'Credit Amount' field with 'HKD 100.00' entered. The right column has a 'Select To Account' dropdown menu showing '12-01-04-20622-470-***** Test Account HK'. Below it is a 'Select Value Date' dropdown menu with 'Select' chosen, and a list of options: TODAY, TOMORROW, and SPOT. At the bottom left of the form are 'Process' and 'Exit' buttons.

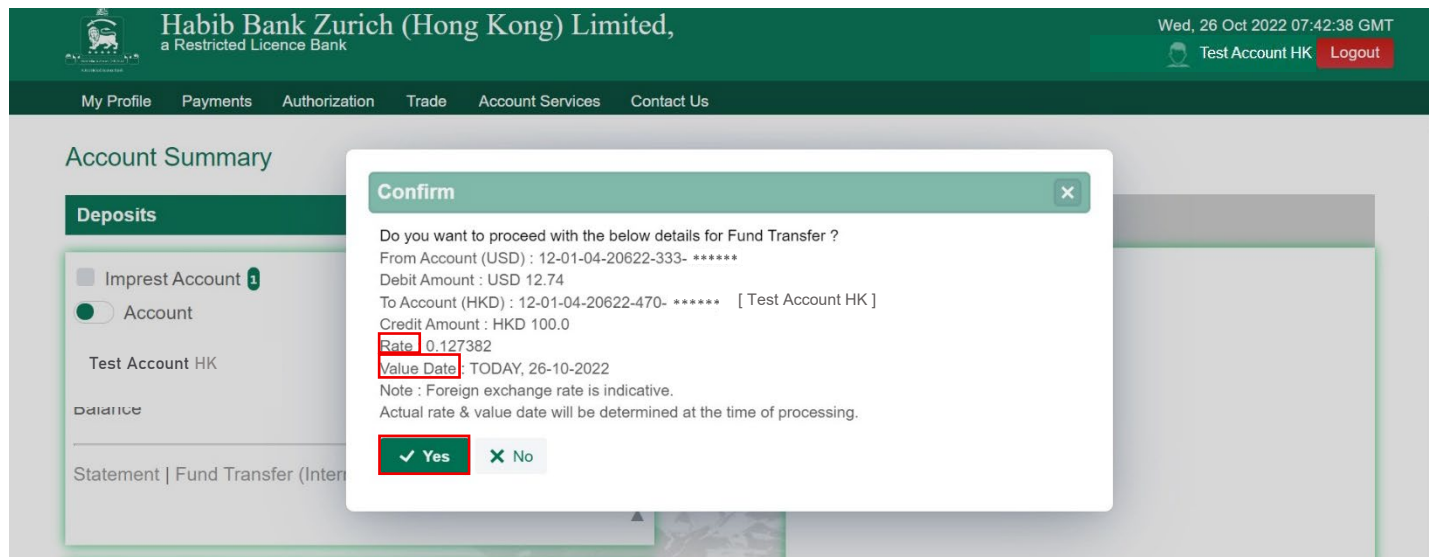
Note:

- **TODAY** refers to settlement on the same date or 'T' date
- **TOMORROW** refers to settlement on 'T+1' date i.e., One business day after 'T' date
- **SPOT** refers to settlement on 'T+2' date i.e., Two business days after 'T' date
- 'T' refers to the transaction date.
- Business days will vary as per holiday conventions for respective currencies.

Initiating a Foreign Exchange Transaction (Cont.)

Step 4: Please note that actual rate and value date are subject to market changes and will be determined at the time of processing.

Review the transaction details before confirming the transaction by clicking **Yes**. The **Rate** displayed is indicative. The settlement date is displayed as **Value Date**.



Initiating a Foreign Exchange Transaction (Cont.)

Step 5: To view the details of transaction processed, go to **Account Services**, where you can refer to your account statements. Credited funds will be available on the respective value date.

E.g., HKD statement

The screenshot shows the web banking interface of Habib Bank Zurich (Hong Kong) Limited. The header includes the bank's name, logo, and the date/time: Wed, 26 Oct 2022 07:32:25 G. There is a 'Test Account HK' button and a 'Logout' button. The navigation menu includes 'My Profile', 'Payments', 'Authorization', 'Trade', 'Account Services' (highlighted with a red box), and 'Contact Us'. Below the menu, there are filters for 'Date From' and 'Date To' with a 'View' button and a 'Download' button. The main table displays the account statement with columns: Date, Particulars, Debit, Credit, and Balance.

Date	Particulars	Debit	Credit	Balance
Oct 26, 2022	FX USD/HKD , Rate 0.127389,		100.00 CR	607.95
-	-	-	-	-
Nov 09, 2022	FX USD/HKD , Rate 0.127385, Value Date 10-Nov-2022		50.00 CR	2,230.63

Please note that it is your responsibility to make sure that every entry in the statement of account is true and correct.
In case of any discrepancy, please let the bank know within 15 days from the date of the transaction.

E.g., USD statement

The screenshot shows the web banking interface of Habib Bank Zurich (Hong Kong) Limited. The header includes the bank's name, logo, and the date/time: Wed, 26 Oct 2022 07:32:25 G. There is a 'Test Account HK' button and a 'Logout' button. The navigation menu includes 'My Profile', 'Payments', 'Authorization', 'Trade', 'Account Services' (highlighted with a red box), and 'Contact Us'. Below the menu, there are filters for 'Date From' and 'Date To' with a 'View' button and a 'Download' button. The main table displays the account statement with columns: Date, Particulars, Debit, Credit, and Balance.

Date	Particulars	Debit	Credit	Balance
Oct 26, 2022	FX USD/HKD , Rate 0.127389	12.74 DB DR		10.22
-	-	-	-	-
Nov 09, 2022	FX USD/HKD , Rate 0.127385	6.37 DB DR		23.43

Please note that it is your responsibility to make sure that every entry in the statement of account is true and correct.
In case of any discrepancy, please let the bank know within 15 days from the date of the transaction.

DISCLAIMER

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