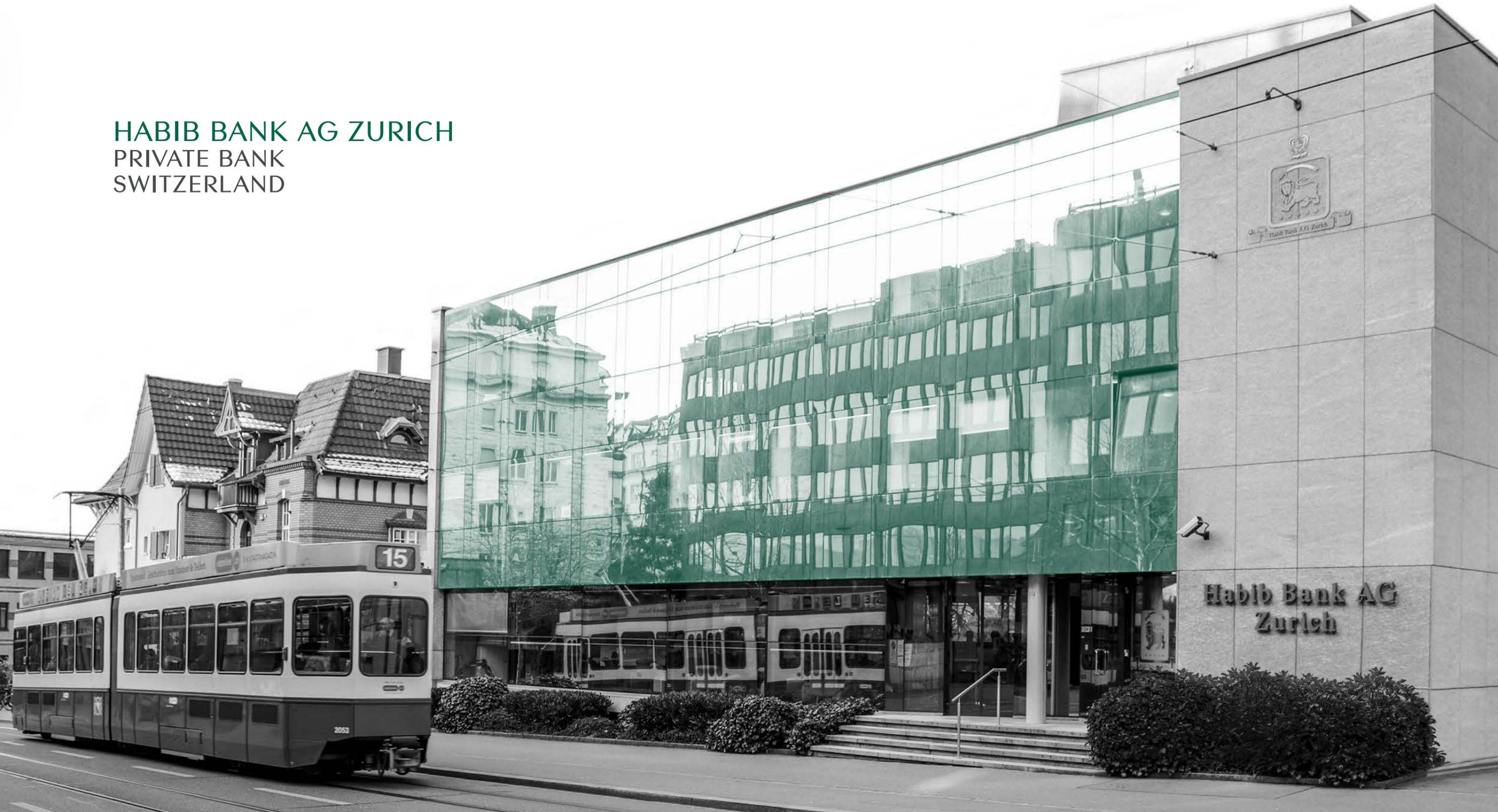




HABIB BANK AG ZURICH
PRIVATE BANK
SWITZERLAND



**Habib Bank AG
Zurich**



Wealth Preservation



Purpose



Legacy Planning



Welcome to Habib Bank AG Zurich Private Bank (Switzerland).

At the Private Bank, we reflect and embrace our strong commitment to integrity, transparency, trust, and a Client-First approach, which brings out the best in our client relationships. Everything we do is ultimately built on the most solid foundation of all: **"service with security"**.

How do we differentiate ourselves as a trusted advisor and custodian for our Private Bank clients? It starts with Service, first and foremost. Our size enables us to ensure we can meet our clients' needs as they evolve. Secondly, as a family-owned bank, with a legacy of serving and understanding what families need from their banks, we conform to our clients' needs, not the other way around. Thirdly, our global booking center in our Head Office in Zurich is well positioned to meet the demands of our clients seeking diversification and security. Finally, and importantly, we are here to serve you, with a highly dedicated team of competent people, including Bankers and Specialists, with goals aligned with our clients' goals, never sitting across the table, but alongside.

We offer a host of services to ensure we can meet your needs whatever they may be, gravitating around our three pillars:

- **Wealth Preservation and Growth:** you have access to our Investments and Advisory platform, led by our capable CIO team in Zurich, assisted by a team of client advisors, and a leading technology platform for self-directed clients.
- **Wealth Structuring:** Estate, Trust and Legacy Planning, delivered by our experts, focused on your needs and how you wish to leave a legacy, or need family governance advice.
- **Banking and Lending:** a range of capabilities, including cross-border lending against your assets with us or for specific real estate needs, and offering you a service model catered for your needs.

In accommodating your global presence and needs, we offer a complete ecosystem that no longer relies on location constraints. By customizing our private banking services around you, we are embarking on a new client-centric model which combines the best of both personalized interaction and state-of-the-art digital technology solutions. It gives you access to us anytime, anywhere.

Our goal is to provide Private Banking services you desire and our strong values will always underpin our shared goals we achieve together as we grow and build our relationship with you.

We are here to serve you.

Warm regards

Salman Haider
Chief Executive Officer
Group Wealth Management

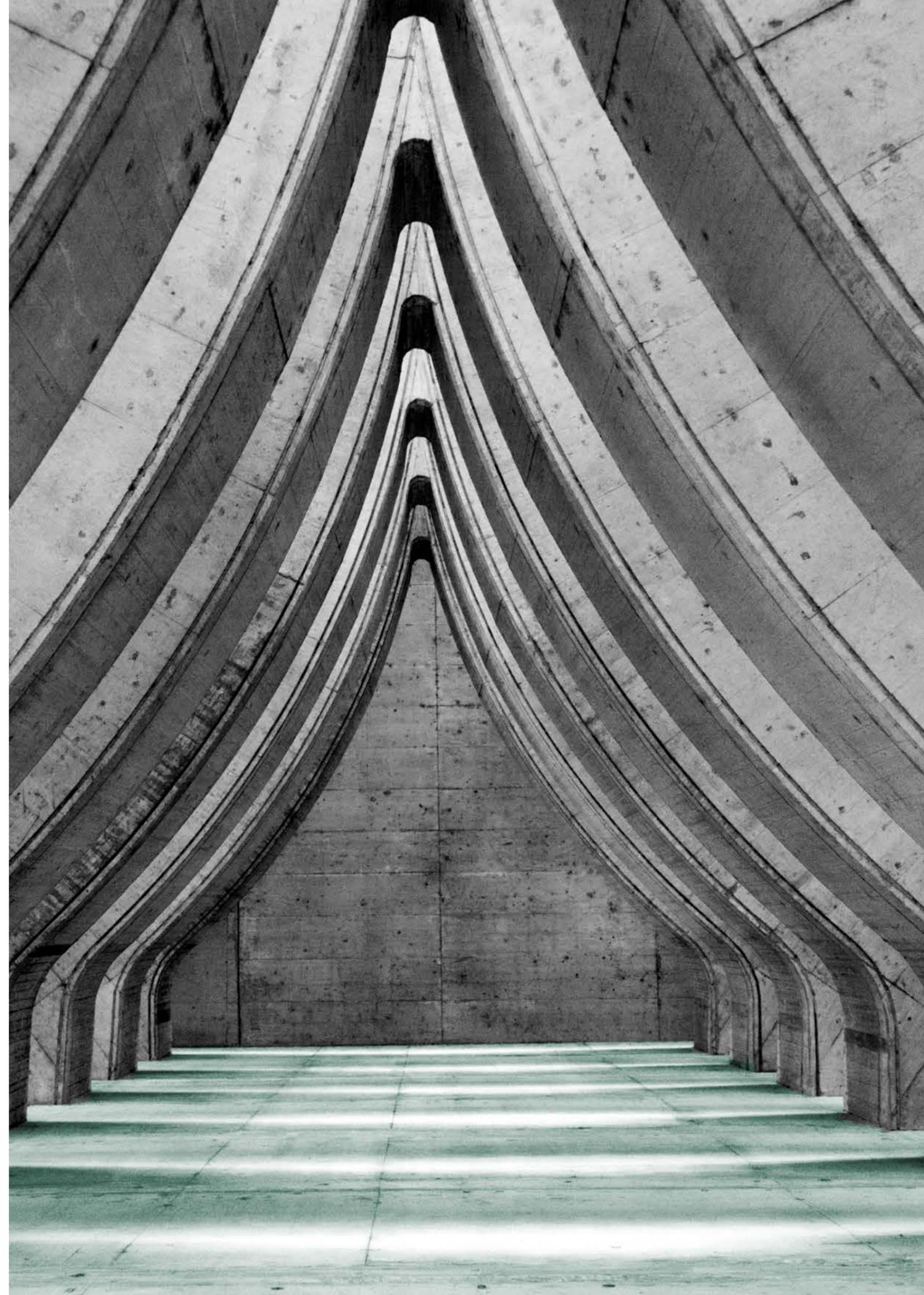
Our Legacy

Incorporated in Switzerland in 1967, for over fifty years Habib Bank AG Zurich has worked to bring expert financial and banking services to our clients around the world – along the way we have built an enviable reputation as one of the most trusted banking institutions.

Habib Bank AG Zurich is the heir to a rich tradition of commerce and banking dating back to 1841. The international banking and financial community respects Habib Bank AG Zurich for its conservative approach and its emphasis on high liquidity.

The excellent reputation that the bank enjoys today is mainly due to its long tradition, international experience and a team of dedicated professionals who offer personal and efficient service.

We have always held the same values – transparency, trust, integrity, and prioritizing our clients. It is these values that shape everything we do: from the way we communicate to the way we offer our advice and deliver our services.



Our Holistic Approach

Our approach to managing your wealth is through our "Client-Centric Approach". Clients are assigned a Private Banker who is supported by a team of Relationship Manager Associates, Investment Specialists and Product Specialists.

As a team, we ensure our services are delivered in a reliable and trustworthy manner. Through this integrated team model we are able to keep our promise to our clients adapt to specific needs and serve each client. This commitment extends to all our client interactions and is the reason our clients trust us and have done so for generations. Wherever you are in the world you can contact your Private Banker and access our services.



Global Presence



Wealth Management Solutions



Services & Solutions:

Discretionary Portfolio Management,
Advisory Services, Wealth Structuring Preserving Wealth,
Legacy Planning & Lending Solutions



Dr. David Wartenweiler

Chief Investment Officer, Private Bank

Investment is about defining a strategy in line with your goals and then implementing it consistently.

We are here to enable you to achieve these goals whether you opt for a Discretionary or Advisory solution.



Tim Denton

Head of Wealth Structuring, Private Bank

The Wealth Structuring services go to the heart of your relationship with the bank, helping you to look after your family by planning for the future succession of your domestic and international assets. Whatever your circumstances and needs, it looks at all the relevant aspects including international taxes and succession laws, to provide you with a world class bespoke solution.



Discretionary Portfolio Management

At Habib Bank AG Zurich, we are focused on our client's needs – all of our investment services are highly personalized to each unique requirement and circumstance, with particular attention paid to wealth management and preservation.

Managing financial assets is our core business. Based on your investment profile and long-term investment goals, we propose the appropriate strategic allocation for your wealth and we will manage the resulting portfolio on a tactical basis on your behalf.

When investing for you, we seek optimal portfolio diversification by investing in global public and private markets with the goal of achieving consistent returns in line with the underlying risk profile. We see ourselves as investors rather than traders and follow a top-down approach when assessing markets and deciding on allocations. We seek overall maximum liquidity in our investment but will allocate a portion of assets to less liquid market segments when deemed appropriate for the portfolio.

We offer global multi-and single-asset solutions for both traditional and Islamic investors in line with our main three risk profiles (conservative, balanced and equity). In addition, we are keen to develop portfolios tailored to your specific requirements including solutions in private markets.



Our discretionary portfolio management services are governed by the specific guidelines issued by the Swiss Bankers Association.

Your benefits

- Alignment of investment strategy and portfolio with your long-term goals
- Professional day-to-day management of your assets handled by our team of Specialists led by our Chief Investment Officer
- Regular reporting, performance review and validation of strategy

Advisory Services

Your Private Banker and Investment Advisor will give you expert advice on a range of investment opportunities, always centered around your personal goals, values, and requirements. Being the basis for our discretionary portfolio management service, it is equally critical to establish with you a portfolio risk profile for the financial assets you wish to make your own investment decision on, supported by your Private Banker and our advisory specialists.

Global investment ideas and opportunities along our house view are shared with you along with the recommendation of the suitable investment instrument(s).

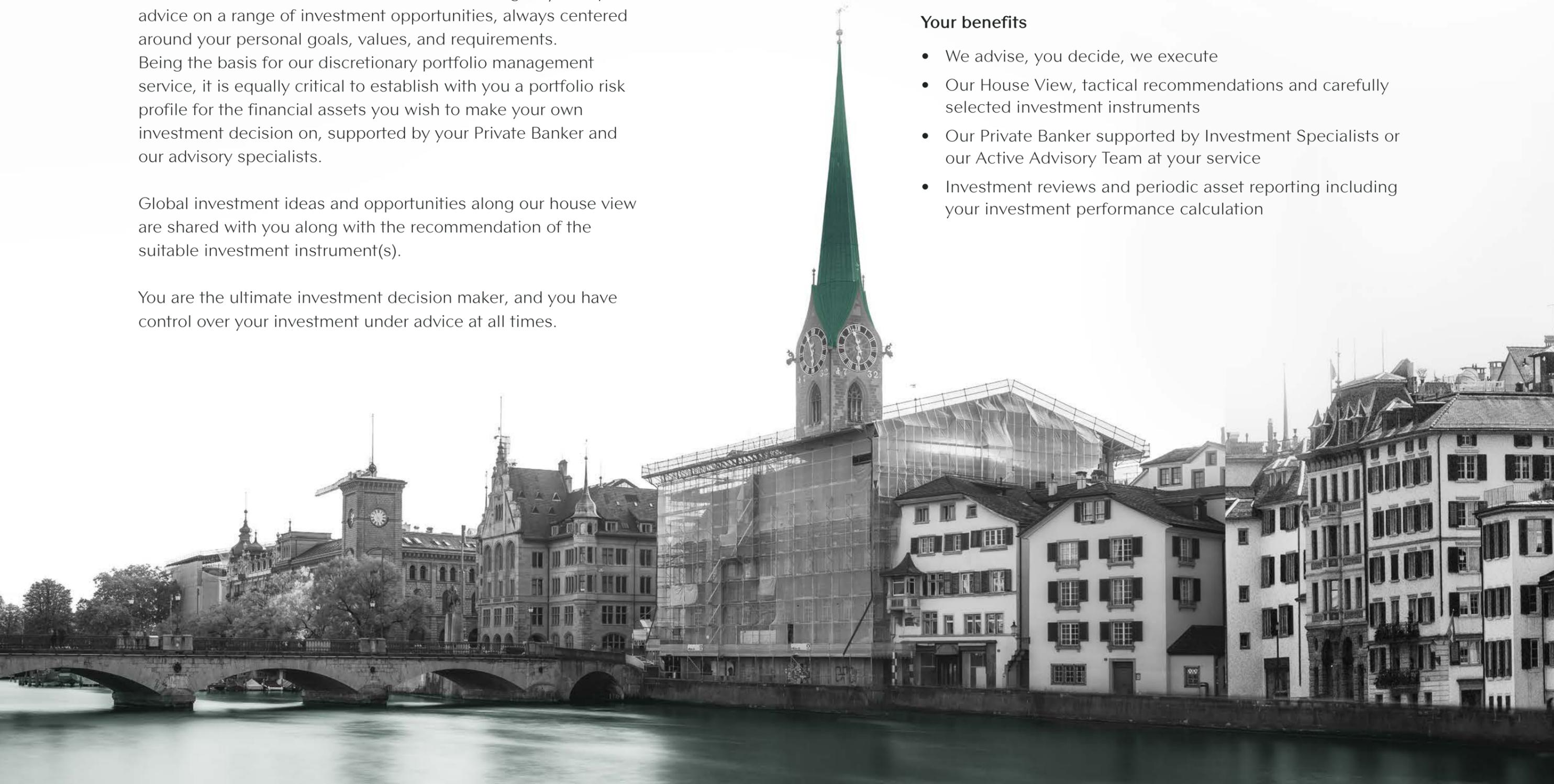
You are the ultimate investment decision maker, and you have control over your investment under advice at all times.

As part of our advisory offering we extend services of our Active **Advisory desk** to our Private Bank clients who are qualified as professional investors and who are frequently and actively involved in the investment decision making related to their portfolios.

Our Active Advisory Desk engages clients with tactical and thematic ideas, based on market opportunities and suitability.

Your benefits

- We advise, you decide, we execute
- Our House View, tactical recommendations and carefully selected investment instruments
- Our Private Banker supported by Investment Specialists or our Active Advisory Team at your service
- Investment reviews and periodic asset reporting including your investment performance calculation



Wealth Structuring

World class tailor-made solutions for our key client's succession planning and wealth structuring needs.

A critical part of most clients private banking relationship is to ensure that they protect their family by planning for the future. Our Wealth Structuring service provides professionally qualified advice on a complimentary basis to our clients. Our offering is to advise clients and to assist them in structuring assets if they wish to.

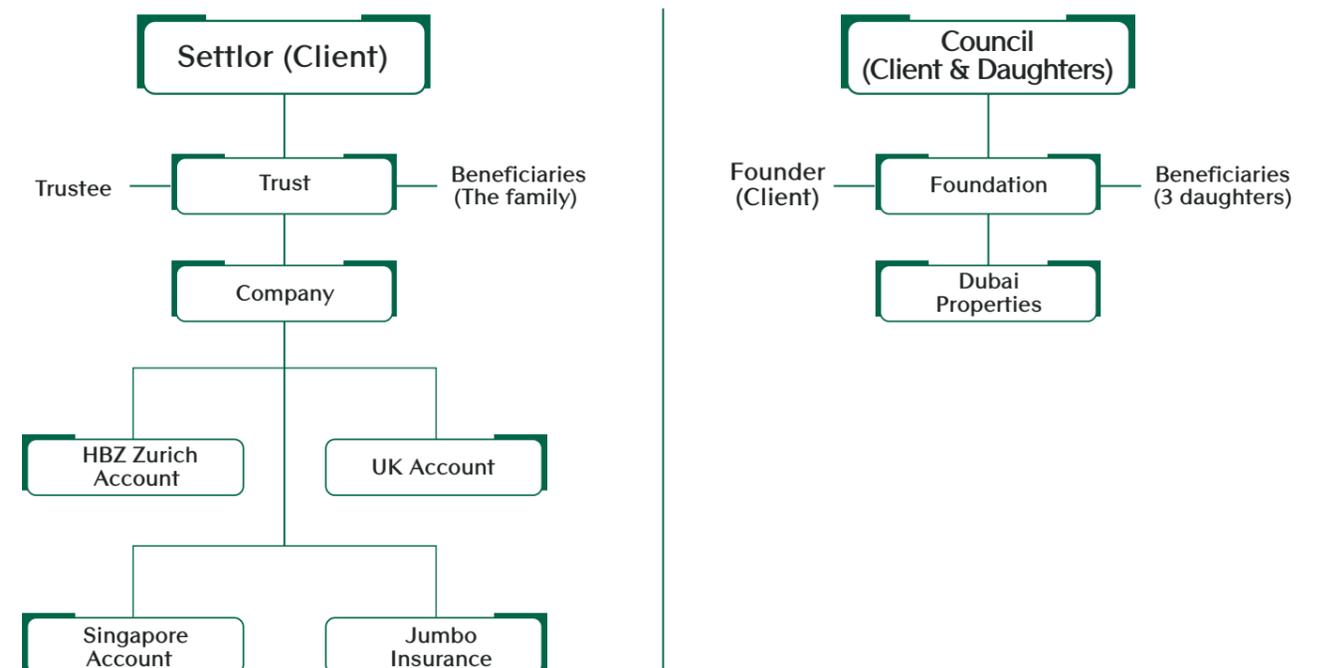
We will talk to you to understand your family as well as your international and domestic assets. We then discuss your aims for your succession planning and design a solution that is tailored to your specific circumstances and provides you with a holistic approach to plan for the future.



Our clients will benefit from a combination of these services and solutions, which will result in compliant long-term solutions.

Case Study

Client lives in Kenya with his wife and three daughters. He has properties in Dubai as well as financial assets with banks in Singapore and the UK, in addition to Habib Bank AG Zurich (Switzerland). He also has assets in Pakistan, but has made his own plans for them. The client wishes to leave all of his international assets to his daughters after his and his wife's lifetimes. He is correctly concerned that this will not happen without structuring these assets. In addition to this, he wishes to create some additional liquidity for his daughters, so that they do not need to access the investment accounts in the short term and disrupt the strategy.



Lending

Habib Bank AG Zurich offers clients Portfolio Financing, an attractive flexible solution to access immediate liquidity without divesting your assets with us.

Portfolio Financing allows you to create additional liquidity, manage your assets and use them as collateral. As part of our lending offering we also provide financing for your universal life policy (Jumbo insurance) for your liquidity planning needs.

We offer lending on a portfolio level and we can revise the offering to a higher value if the investments meet our diversification requirements.

Global Credit Lines

We offer lines of credit and guarantees within our network against your assets with us in the Private Bank.

Property Financing

Our offering allows you to finance property in a simple and hassle-free manner. We also provide other lending services such as borrowing against your property.

Your benefits

- Quick and easy access to funds without having to divest assets
- Cost efficient and available at any time
- Participation in returns and appreciation of your investment portfolio
- Lending against your property



Banking Services and Accessibility

Habib Bank AG Zurich delivers a client-centric approach to managing your wealth and relationship with us as a Private Banking client. Your Private Banker, Investment Specialists, Product Specialists, and a team of dedicated Relationship Manager Associates will be available to you. We also offer other Banking Services which include:

Digital Solutions

Online and mobile services to give you convenient and secure access to your wealth.

- You can access and manage your accounts while you're on the go.
- Make international payments in a variety of currencies.
- Keep track of your account statements and download them.
- E-securities, which allow you to trade equities orders on all major exchanges.

Credit Cards

We provide credit card services through local providers in Zurich to help you handle your daily financial demands. Our providers have a variety of cards to suit your expectations and offer lifestyle privileges

Safe Deposit Lockers

Our clients can also use our locker services, which come in seven various sizes to suit their needs.



(Incorporated in Switzerland 1967)

Disclaimer

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Habib Bank AG Zurich's registered head office is at Weinbergstrasse 59, 8006 Zurich, Switzerland.

In case of any questions, do not hesitate to contact your Private Banker.

Contact Us:

Your Private Banker will ensure you are well taken care of.

Alternatively, you may contact us on:

+41 44 269 45 00 | infoch@habibbank.com

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