



SIÇALISIAMIC BANKING

Islamic finance facilitates the conduct of business toward the greater good. It prohibits usury and investments in unethical sectors, while promoting risk-sharing, financial inclusion and social welfare. It connects the financial sector with the market economy, in alignment with ESG principles that advocate responsible business conduct.

Habib Bank AG Zurich offers Shariah-compliant banking solutions through its global Islamic Banking brand, Sirat. 'Sirat' is an Arabic word meaning 'path' or 'direction' and signifies 'a path to success'. The brand embodies the enduring values of the Habib Group, standing for Security, Integrity, Reliability, Accessibility and Trust. The governance framework of Sirat is guided by world-renowned Shariah scholars, ensuring that our Shariah-compliant products and services meet the highest standards.

Sirat products and services are available through our global network of dedicated Islamic banking branches and windows. We offer Sirat Islamic banking services in Switzerland, UAE, UK, South Africa and Pakistan.

MOHSIN ALI NATHANI

REGIONAL CEO'S MESSAGE

We embarked on our journey of Islamic banking services in 2004, and formally launched our Islamic banking brand, Sirat, in 2014. This journey has been marked by continued excellence, innovation, and commitment to providing world-class Islamic banking products and services to our esteemed clients.

Since its inception, Sirat has not only flourished but also garnered prestigious accolades, including the 'Best Islamic Banking Window in the UK' by IRBA Excellence Awards for two consecutive years and the 'Championship Award for Global Islamic Banking Franchise' by the Global Islamic Finance Awards. These awards are a testament to our pursuit of excellence and our dedication to meeting the diverse needs of our clients across different geographies that we operate in.

Over the course of a decade, we have introduced Sirat Islamic banking in several locations within the HBZ global network. Today, we offer Sirat products and services in five countries. Moving ahead, we remain committed to offering unparalleled Islamic banking solutions that empower our customers.



OUR RICH IEGACY

Habib Bank AG Zurich carries forward a rich heritage in commerce and banking, with roots tracing back to 1841. Habib Bank AG Zurich was established in Zurich, Switzerland in 1967, and is founded on a solid banking tradition that spans several generations. Today, Habib Bank AG Zurich operates in 11 countries across four continents.

We strive to provide tailor-made solutions that meet the evolving needs of individuals, SMEs, and large corporations. Our commitment to reliable service encompasses a wide range of banking capabilities, including digital, commercial banking and Islamic banking. These solutions are seamlessly delivered through our extensive international network and dependable delivery channels.

SUCCESSFUL JOURNEY SPANNING OVER A CENTURY



Habib Bank AG Zurich was incorporated in Zurich **Switzerland**, as an independent

bank affiliated

(Overseas)

Limited.

with Habib Bank



Habib Bank AG Zurich began its operations in **Kenya**.



Habib Bank
AG Zurich
opened a
branch in
Pakistan.



Habib Bank AG Zurich started its operations in **South Africa** with the first major investment in the country by a Swiss banking group.



Habib Canadian Bank (HCB) was established as a subsidiary of Habib Bank AG Zurich, establishing the Bank's presence in **North America**.

Habib Bank AG Zurich became the first bank in the Middle East to offer WAP-based banking services.



Habib Bank AG Zurich's Pakistan operations merged with Metropolitan Bank to form Habib Metropolitan Bank (HABIBMETRO).



Habib Bank Zurich (Hong Kong) changed its status from DTC to a Restricted Licence Bank (RLB).



Habib Bank
AG Zurich's
representative
office in
Shanghai
commenced
operations.



Habib Bank AG
Zurich opened a
branch in Dubai
International
Finance Centre
(DIFC), further
strengthening its
presence in one
of the leading
financial hubs
of the world.



Habib Bank AG Zurich celebrates the **50th anniversary** of its banking operations in the UAE and the UK.

Habib Bank AG Zurich and HABIBMETRO Bank celebrate the 10th anniversary of Sirat in Pakistan.

.967 1978 1989 1995 2001 1974 1979 1993 2000 2004



Habib Bank AG Zurich expanded its international footprint by establishing branches in the UAE and the UK.



Habib Bank AG Zurich Finance Limited was incorporated in **Hong Kong** as a deposit-taking company (DTC), marking its presence in the Asian market.



Habib Bank AG Zurich launched hPLUS, a cutting-edge solution that revolutionised the Bank's technology and operational systems.



Habib Bank
AG Zurich
launched its
digital banking
platform. It also
gained ranking
in the World's
Top 1,000
banks for
performance
and soundness.



To meet the growing demand for Shariah-compliant financial services, Habib Bank AG Zurich launched its Islamic banking services.



The year marked 100 years of international business for the Habib Family and the Group.



Habib Bank
AG Zurich
celebrated the
50th anniversary
of its global
banking
operations,
marking half a
century of
excellence and
innovation in
serving
customers
worldwide.



The year marked 100 years of banking for the Habib Group.



Habib Bank
AG Zurich
established a
representative
office in
Turkiye.



HBZ Bank Limited celebrates the 30th anniversary of its banking operations.

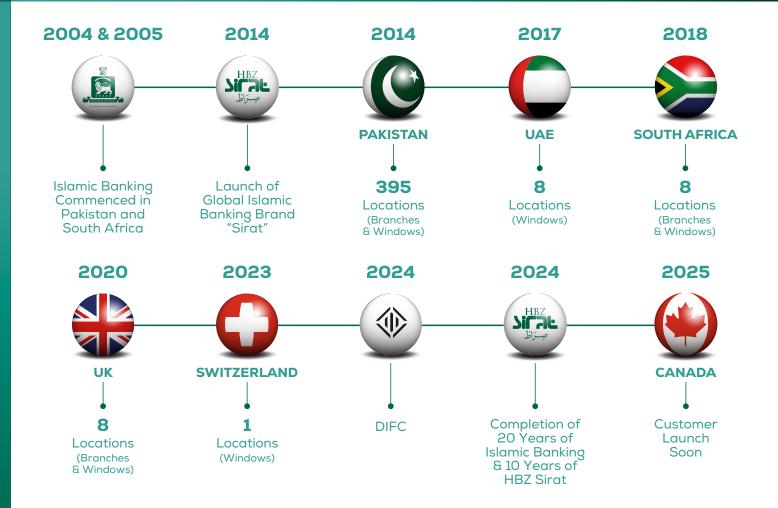
HBZ Bank Limited completes 20 years of Sirat in South Africa.



HBZ Global Network 8,000+ **Total Staff HBZ & Sirat Global Network**

GLOBAL OUTREACH







Habib Bank AG Zurich Sirat offers a wide spectrum of Shariah-compliant financial solutions tailored to your specific needs. Whether you are seeking personal banking solutions, business and trade financing, or investment opportunities, our Islamic offerings are structured to support your financial goals effectively.

Our Islamic banking products and services are crafted in accordance with Islamic finance principles and adhere to Shariah and regulatory requirements. All Sirat products and services are reviewed and approved by a Shariah Supervisory Board or a Committee.

By integrating modern banking with traditional Islamic values, we ensure that our clients can manage their finances in alignment with their values, while benefiting from innovative and sustainable financial practices.

Accounts

Islamic Current
Account
Islamic Savings
Accounts
Islamic Time
Deposits

Trade

Letter of Credit
Letter of Guarantees
Receivable Financing
Bill Collection
Import & Export
Financing
Other Trade Services

Financing

Car Financing Home Financing Business Term Financing Working Capital Financing

Wealth Management

Personalised Wealth Management Service & Products

Islamic Investment and Other Services

Islamic Syndications
Sukuks
Cash Management
Employee Banking

Business Banking Web Portal
Corporate Debit Card
Priority Banking
Remittances

Note: Product suites vary across geographies.

GLOBAL SHARIAH RESOURCES

SIRAT PAKISTAN



Tan Sri Dr. Mohd. Daud Bakar Chairman Shariah Board



Mufti Abdul Sattar Laghari Shariah Board Member



Mufti Khawaja Noor Ul Hassan Resident Shariah Board Member

SIRAT UAE



Dr. Jassim Ali Salem Nasser Alshamsi ISSC Chairman



Dr. Mohammed Ahmed Abdulla Ali
ISSC Member



Mufti Talha Saleem
ISSC Executive Member

SIRAT UK



Mufti Abdul Qadir Barkatullah Shariah Scholar

IFAAS

Islamic Finance

Advisory &

Assurance Services

SIRAT SOUTH AFRICA



Mufti Muhammad Ismail Haffejee Shariah Advisor

OTHER MARKETS



Shaikh Yusuf Talal De Lorenzo Shariah Advisor

SIRAT SWITZERLAND & DIFC



Mufti Mehmood Suleman Shariah QA Officer



Amanie



OUR STRENGTHS







Group Legacy & Strong Franchise

Global Brand with International Connectivity







Proprietary & Ring-fenced Technology Platform

Dedicated & Certified Staff from Prominent International Institutions

OUR RECOGNITIONS POWERED BY YOUR TRUST



2016 **Upcoming Islamic** Banking Window

at Global Islamic

Finance Awards

2016 Emerging Islamic Banking Window for Trade Products

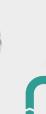
at Best Islamic Banking

& Finance Awards



2017 Emerging Brand Islamic Banking at Islamic Retail Banking Awards

> 2020 **Best Brand for** International Expansion at Global Islamic Finance Awards



2021 **Best Islamic** Banking Window for Global Expansion at Global Islamic Finance Awards



2021 Best Islamic Banking Window in the UK at Islamic Retail Banking Awards



2022 Best Islamic **Banking Window** in the UK & Excellence Award for Best Strategy for Global Islamic **Banking Growth** Banking Awards



Awards

Media Campaign Advocacy, Awareness and Literacy in Pakistan | Islamic 2023 **Banking Offering** in the UK Championship Award at Islamic Retail for Global Islamic

Banking Awards **Banking Franchise** at Global Islamic Finance

Awards for Best



2023

Achievement Awards

for Sirat Brand &

Shariah-Compliant

Products

by Federation of Pakistan

Chambers of Commerce & Industry

Best Bank for Islamic Conversion Strategy in **Pakistan** by Islamic Retail Banking Awards



the UK by IFN Awards

2024 Best Islamic Bank in the UK by World Economic Magazine



2024 Most Innovative Islamic Bank in



ISLAMIC BANKING VALUE PROPOSITION







Growth & Scale as a Strategic Business Function for the Group





Shariah-compliant solutions based on shared ethical values in our marketplace



Supporting communities to thrive collectively, with a focus on ESG & SDG goals



Building synergies & diversity at workplace & enhancing the skill set while keeping personal & corporate goals aligned



Responsive, progressive & inclusive market participant in each of our jurisdictions



For general inquiries, please email us at sirat@habibbank.com

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