

For further information visit www.habibbank.com
or contact one of our branches:



HBZtrade

Dubai

Beniyas Square
Tel: +971 (4) 221 4535

Al Fahidi Street
Tel: +971 (4) 353 4545

Khalid Bin Walid Road
Tel: +971 (4) 351 3777

Sheikh Zayed Road
Tel: +971 (4) 331 3999

Jebel Ali Free Zone
Tel: +971 (4) 881 2828

Abu Dhabi

Sheikh Hamdan Street
Tel: +971 (2) 632 2838

Al Falah Street
Tel: +971 (2) 642 2600

Sharjah

Al Boorj Avenue
Tel: +971 (6) 568 4464

HBZtrade - Option List

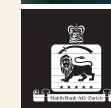
HBZtrade - Fund Transfer

HBZtrade - Order Entry Detail

HBZtrade Charting Tool

HBZtrade - Order Confirmation

HBZtrade - Pending Order List



Step into your trading room...

HBZtrade
Habib Bank AG Zurich

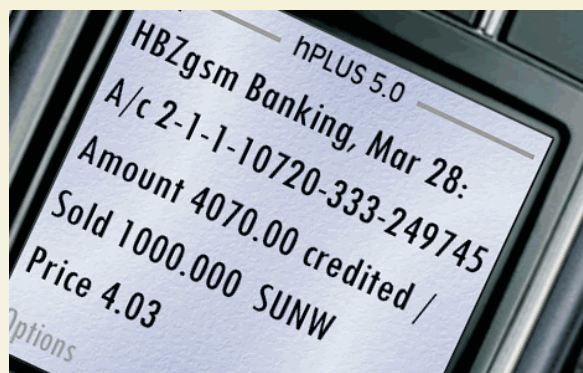


The Bank

Service with Security - all the advantages of internationally recognised Swiss banking.

The Service - HBZtrade is an integrated secure web & mobile enabled personal investment & banking service that empowers you to securely manage your finances online.

HBZtrade - an Integrated Portfolio Management Solution



HBZtrade - SMS confirmation

HBZtrade is a fully integrated, real time investment service that encompasses an execution, settlement, custody & portfolio management system for US equity markets. It provides centralised asset management, real time exchange information, a powerful search engine & automated administrative tasks.

HBZtrade raises your efficiency & improves your control, thereby enabling you to focus on your investment strategies.

HBZtrade is not just an online broking service but a complete personal investment management solution.

HBZtrade - International service, local support

Whether you require the services of our investment advisors or use of an online broking system, HBZ offers one of the most advanced e-Brokerage systems in the Middle East.

Front to Back Straight Through Processing (STP) - Enter your order once & manage all phases of the Order Life Cycle online

HBZtrade is a fully integrated solution providing STP for orders in the US equity markets. It is an ideal tool for investors who need to react quickly to market fluctuations. It enables you to cope with market changes & react to them to your advantage.

You benefit from order, portfolio & investment account management in a simplified form without any complex procedures. Any manual errors are eliminated by automated post trade processing.

HBZtrade provides information at a keystroke using a secure Internet or mobile access to provide you immediate data on the status of your portfolio, open & executed orders including detailed performance statements. It provides portfolio performance reports over the period of your choice. Your investment performance can be measured at every step.

Service with Security

For additional peace of mind you are provided with the ultimate level of security through HBZcram - a challenge response authentication mechanism. HBZcram is a unique security feature (1st in the world) using a combination of a secure web login, password & a JAVA™ enabled mobile device to generate an authentication code, thereby enhancing security to unprecedented levels.

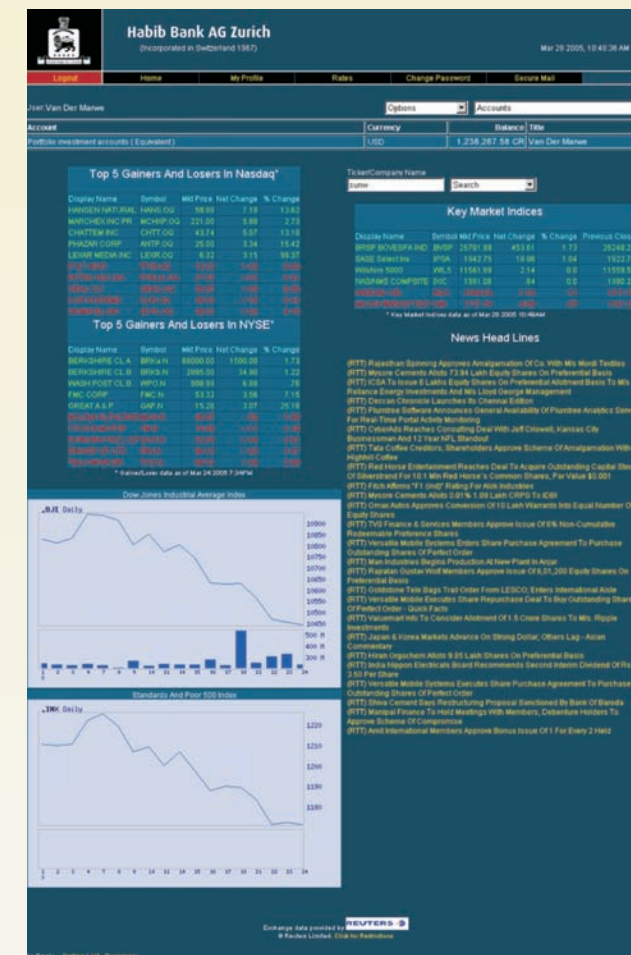
Unique Features

- Online broking for U.S. equity markets through HBZweb
- No more expensive international calls or Wire Transfer charges
- Order execution notification instantly via SMS to keep you informed of the activities in your portfolio
- Speed of settlements - Online access to your account will ensure that funds are available on the date & will eliminate the need for international fund transfer to brokers (which normally takes 2 - 3 days)
- Instant settlement allows you to write cheques against sale proceeds on the settlement date
- Facility to trade fixed income & equities in most markets over the phone
- Custodial facilities for most securities in the world
- Free real time quotes for all major exchanges in the U.S.
- Access to renowned families of mutual funds, capital protected structured products linked to interest rates, equities & commodities
- Consolidated portfolio statement which includes fixed income, equity, structured products & even your time deposits
- Lending against securities - Clients can borrow against shares bought through us or held in our custody at an attractive rate *
- View all accounts (corporate, personal, fixed, call, foreign currencies, etc.) in one screen through HBZ's secure single view Internet banking
- When you open an HBZtrade account you receive free HBZeBanking services (including HBZweb, HBZpda & HBZgsm), an ATM card & a cheque book
- One of the most attractive brokerage rates

* subject to credit approval.

The HBZtrade advantage

- Service with Security
- Leading edge technology
- Consolidated service
- Flexibility
- Accessibility
- Speed
- Lending against securities
- Attractively priced



HBZtrade - Market Overview