

HBZtrade Online Security Trading Guide



This document outlines standardized operational procedures intended to be used globally across Habib Bank AG Zurich, its Subsidiaries and Affiliates. However, due to varying regulatory and localized business needs, certain processes and/or hPLUS modules/options may differ in their look, and functionality. All content included in this document such as text, graphics, logos, button icons, images, data compilations, and software descriptions, are the exclusive property of Habib Bank AG Zurich and protected by international copyright laws. No unauthorized copies or distribution to third parties is permitted without the express written approval of Habib Bank AG Zurich.

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HBZtrade - Step into your trading room

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



Figure # 40: HBZwps – Task 8

HBZtrade is a real time investment service that encompasses an execution, settlement, custody and portfolio management system for U.A.E. and U.S. equity markets. It provides centralized asset management, real time exchange information, a powerful search engine and automated administrative tasks. The service raises your efficiency and 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.

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 and manage all phases of the Order Life Cycle online

It is an ideal tool for investors who need to react quickly to market fluctuations. It enables you to cope with market changes and react to them to your advantage.

You benefit from order, portfolio and 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 and 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 and a JAVA™ enabled mobile device to generate an authentication code, thereby enhancing security to unprecedented levels.

Features

- Online broking for U.A.E. and 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 and 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 and 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 and commodities
- Consolidated portfolio statement which includes fixed income, equity, structured products and 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 and HBZgsm), an ATM card and a cheque book
- One of the most attractive brokerage rates

The HBZtrade advantage

- Secure
- Accessible
- Flexible
- Speed
- Consolidated service
- Lending against securities
- Attractively priced
- Leading edge technology

Highlights



Habib Bank AG Zurich

(Incorporated in Switzerland 1967)

Mar 28 2005, 10:48:36 AM GMT

Logout
Home
My Profile
Rates
Change Password
Secure Mail

User: Van Der Marwe Options Accounts

Account	Currency	Balance	Title
Portfolio investment accounts (Equivalent)	USD	1,238,267.58 CR	Van Der Marwe

Top 5 Gainers And Losers In Nasdaq*

Display Name	Symbol	Mkt Price	Net Change	% Change
HANSEN NATURAL	HANS.OO	59.88	7.18	13.62
MARCHEK INC PR	MCHKP.OO	221.00	5.88	2.73
CHATTEM INC	CHTT.OO	43.74	5.07	13.10
PHAZAR CORP	ANTP.OO	25.00	3.34	15.42
LEXAR MEDIA INC	LEXR.OO	6.32	3.15	99.37
P & F WDS	PFRW.OO	14.80	-1.48	-9.89
PETRO HELIX	PHELX.OO	37.85	-1.33	-3.51
GENL CO	GENL.OO	28.00	-1.48	-5.28
FLOR SYSTEMS	FLOR.OO	38.00	-1.79	-4.69
SHARPTEL INC	SHPL.OO	38.00	-1.34	-3.52

Key Market Indices

Display Name	Symbol	Mkt Price	Net Change	% Change	Previous Close
BRSP BOVESPA IND	BVSP	26701.89	453.61	1.73	26248.27
S&P Select Ind	JPBA	1942.75	19.96	1.04	1922.79
Washire 5000	WIL5	11561.69	2.14	0.0	11559.55
NASNMS COMPSTE	DDC	1991.06	.84	0.0	1990.22
NYSE 100	NY10	1489.94	-0.33	-0.02	1490.27
NYSE 200	NY20	1131.44	-0.66	-0.06	1132.10

* Key Market Indices data as of Mar 28 2005 10:48AM

Top 5 Gainers And Losers In NYSE*

Display Name	Symbol	Mkt Price	Net Change	% Change
BERKSHIRE CL A	BRK.A	88000.00	1500.00	1.73
BERKSHIRE CL B	BRK.B	2895.00	34.90	1.22
WASH POST CL B	WPO.B	908.99	6.88	0.76
FMC CORP	FMC	53.32	3.56	7.15
GREAT A & P	GAP	15.26	3.07	25.18
WALMART STORES	WMT	48.87	-0.39	-0.80
AMGEN	AMGN	74.88	-1.13	-1.49
SHANGHAI FINANCIAL	SF	53.88	-1.48	-2.74
WALMART STORES	WMT	48.10	-1.48	-3.07
TELECOM CANADA	TEL	69.02	-1.48	-2.14

* Gained/Loser data as of Mar 24 2005 7:34PM

Dow Jones Industrial Average Index




Standards And Poor 500 Index



News Head Lines

- (RTT) Rajasthan Spinning Approves Amalgamation Of Co. With M/s Mordii Textiles
- (RTT) Mysore Cements Allots 73.94 Lakh Equity Shares On Preferential Basis
- (RTT) ICASA To Issue 6 Lakhs Equity Shares On Preferential Allotment Basis To M/s Reliance Energy Investments And M/s Lloyd George Management
- (RTT) Deccan Chronicle Launches Its Chennai Edition
- (RTT) Plumtree Software Announces General Availability Of Plumtree Analytics Server, For Real-Time Portal Activity Monitoring
- (RTT) CyberAds Reaches Consulting Deal With Jeff Crowell, Kansas City Businessman And 12 Year NFL Standout
- (RTT) Tata Coffee Creditors, Shareholders Approve Scheme Of Amalgamation With Highhill Coffee
- (RTT) Red Horse Entertainment Reaches Deal To Acquire Outstanding Capital Stock Of Silverstrand For 10.1 Mln Red Horse's Common Shares, Par Value \$0.001
- (RTT) Fitch Affirms "F1 (ind)" Rating For Alok Industries
- (RTT) Mysore Cements Allots 0.01% 1.09 Lakh CRPS To IDBI
- (RTT) Omax Autos Approves Conversion Of 10 Lakh Warrants Into Equal Number Of Equity Shares
- (RTT) TVS Finance & Services Members Approve Issue Of 6% Non-Cumulative Redeemable Preference Shares
- (RTT) Versatile Mobile Systems Enters Share Purchase Agreement To Purchase Outstanding Shares Of Perfect Order
- (RTT) Man Industries Begins Production At New Plant In Anjar
- (RTT) Rajratan Gustaf Wolf Members Approve Issue Of 6,01,200 Equity Shares On Preferential Basis
- (RTT) Goldstone Tele Bags Trail Order From LESCO; Enters International Aisle
- (RTT) Versatile Mobile Executes Share Repurchase Deal To Buy Outstanding Shares Of Perfect Order - Quick Facts
- (RTT) Valuemart Info To Consider Allotment Of 1.5 Crore Shares To M/s. Ripple Investments
- (RTT) Japan & Korea Markets Advance On Strong Dollar, Others Lag - Asian Commentary
- (RTT) Hiran Orgochem Allots 9.85 Lakh Shares On Preferential Basis
- (RTT) India Nippon Electricals Board Recommends Second Interim Dividend Of Rs 3.50 Per Share
- (RTT) Versatile Mobile Systems Executes Share Purchase Agreement To Purchase Outstanding Shares Of Perfect Order
- (RTT) Shiva Cement Says Restructuring Proposal Sanctioned By Bank Of Baroda
- (RTT) Manipal Finance To Hold Meetings With Members, Debenture Holders To Approve Scheme Of Compromise
- (RTT) Amit International Members Approve Bonus Issue Of 1 For Every 2 Held

Exchange data provided by 

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Figure # 2: HBZtrade - News

Habib Bank AG Zurich
(Incorporated in Switzerland 1967)

Mar 28 2005, 12:43:17 PM GMT

Logout Home My Profile HBZeLocker Rates Change Password HBZweb Management Secure Mail

User: Van Der Marwe Accounts

Account	Currency	Balance	Title
Portfolio investment accounts (Equivalent)	USD	102,089.10 CR	Van Der Marwe

Please Select

- Apply for HBZgsm
- Cash Account Statement
- Execute Trade
- Fund Transfer
- News & Quotes
- Open Orders
- Order History
- Portfolio Details
- Portfolio Summary

Go Back: [Summary](#)

Figure # 3: HBZtrade – Option Menu

Habib Bank AG Zurich
(Incorporated in Switzerland 1967)

Mar 28 2005, 12:44:00 PM GMT

Logout Home My Profile HBZeLocker Rates Change Password HBZweb Management Secure Mail

User: Van Der Marwe Options Accounts

Account	Currency	Balance	Title
Portfolio investment accounts (Equivalent)	USD	102,089.10 CR	Van Der Marwe

ENTER TRADE DETAILS

Ticker Symbol:

Quantity:

Side:

OrderType:

Limit Price:

Type:

Date(e.g. Jan 23 2003):

Go Back: [Option List](#), [Summary](#)

Figure # 4: HBZtrade – Order Entry

Habib Bank AG Zurich
(Incorporated in Switzerland 1967)

Mar 28 2005, 03:45:21 PM GMT

Logout Home My Profile HBZeLocker Rates Change Password HBZweb Management Secure Mail

User: Van Der Marwe Options Accounts

Account	Currency	Balance	Title
Portfolio investment acc...nts (Equivalent)	USD	102,089.10 CR	Van Der Marwe

CONFIRM TRADE

TRADE DETAIL		SUN MICROSYS	
Ticker Symbol	SUNW : SUN MICROSYS	Ticker Symbol	SUNW
Quantity	1000	Last Price	4.02
Side	Buy	Last Date	28 MAR 2005
Order Type	Market	Last Time	15:23 GMT
Time In Force	Day	Day High	4.06
Approximate Value of Order	USD 4070.00	Day Low	4.01
		Prev Closing Price	4.03
		Trades Today	4.03

Confirm Cancel

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Figure # 5: HBZtrade – Order Confirmation

Habib Bank AG Zurich
(Incorporated in Switzerland 1967)

Mar 28 2005, 12:41:15 PM GMT

Logout Home My Profile HBZeLocker Rates Change Password HBZweb Management Secure Mail

User: Van Der Marwe Options Accounts

Account	Currency	Balance	Title
Portfolio investment accounts (Equivalent)	USD	102,089.10 CR	Van Der Marwe

Fund Transfer

Select an Account	DER-CD-AED-249745(Van Der Marwe)
Transfer Direction	Transfer to portfolio demand account
Amount to Transfer (Debit Amount)	92000
Portfolio demand account	DER-PDD-USD-249745(Van Der Marwe)
Select	Process Cancel

Go Back: [Option List](#), [Summary](#)

Figure # 6: HBZtrade – Fund Transfer



Figure # 7: HBZtrade – Charting Tool

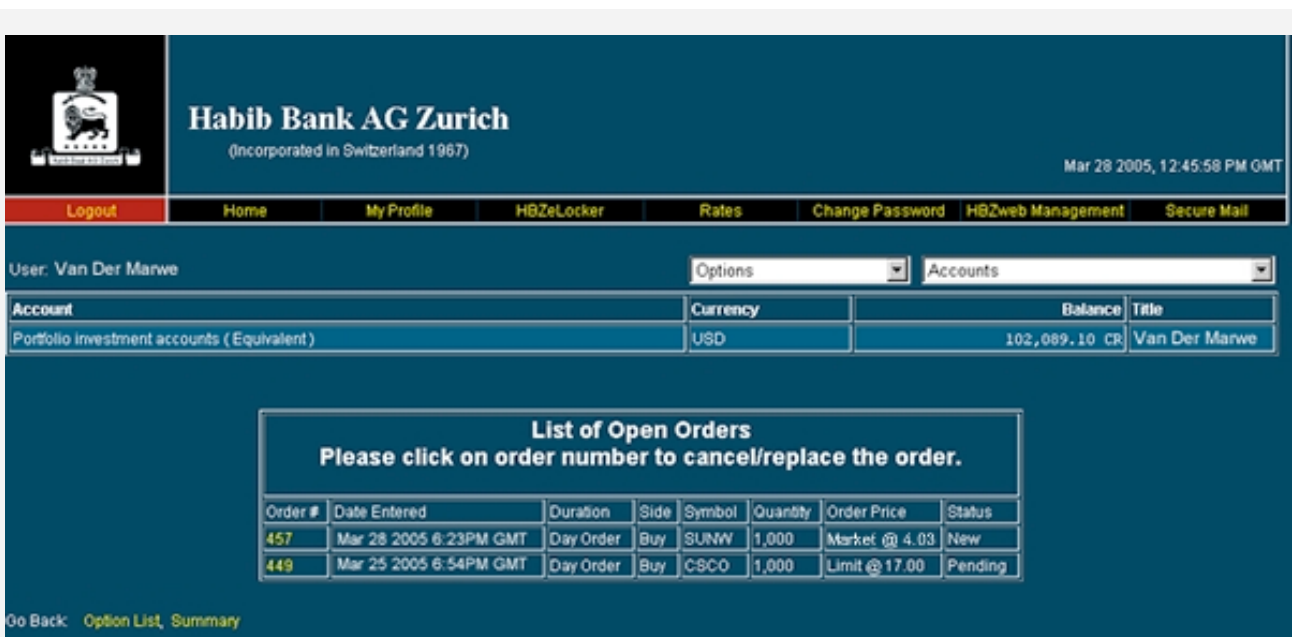


Figure # 8: HBZtrade – Pending Order List

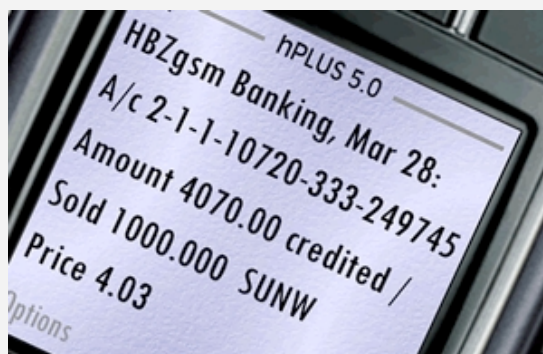


Figure # 9: HBZtrade – SMS Confirmation