


Title : Habib bank AG Zurich UAE national employees graduate from training course  
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# Habib Bank AG Zurich UAE national employees graduate from training course

Habib Bank AG Zurich, one of the leading international banks operating in the United Arab Emirates, held a graduation ceremony today in Dubai for all local national female employees who have successfully completed their 10 days of 'Journey Towards Excellence'.

**Dubai, UAE**  
The Journey Towards Excellence is a Habib Bank AG Zurich's training course that ran over 6 months to train Habib Bank AG Zurich staff in offering excellent customer service.

Mr Reza Habib, Joint President, Habib Bank AG Zurich said, "Emiratization is on in the banking sector and we are delighted here at Habib Bank AG Zurich to have fully embraced this initiative and be one of the banks in the country to fully comply with the Central Bank mandate. We are impressed by the standard that our new local UAE national employees have shown and proudly place them in client facing positions throughout our UAE branches".

One of Habib Bank AG Zurich's customer service staff, Ms. Masuma Jassim, who was on the Journey Towards Excellence course described her experience. "The training and support that Habib Bank AG Zurich have offered me has been very comprehensive."

Habib Bank AG Zurich also announced a second phase of this programme that will commence the Journey Towards Excellence, starting in April, 2002. Mr Habib commented, "Following the success of this programme for all our UAE national employees, we are now expanding this Journey Towards Excellence to all our staff from all eight branches across the United Arab Emirates in our endeavours to offer the best service with security."

Habib Bank AG Zurich recently won an award in the Financial Category the 2001 Dubai Quality Appreciation Programme as presentation by General Sheikh Mohammed bin Rashid Al Maktoum, Crown Prince of Dubai and UAE Minister of Defence. The Bank is reported to have the highest return on Capital among all International banks in the United Arab Emirates, while maintaining the highest liquidity ratio simultaneously.

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#### About Habib Bank AG Zurich

Habib Bank AG Zurich was established in 1967 on a solid foundation of banking tradition that spans several generations. Traditional banking values set in the context of international banking has determined Habib Bank AG Zurich's corporate philosophy - "Service with Security" - for over 32 years in operation. Providing trade finance, corporate, consumer, private, retail and correspondent banking, products the bank offers highly personalized service to its customers through its international network of over 35 branches and online at <http://www.habibbank.com>

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Posted by Anne-Birte Stensgaard, News Editor

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