



# Habib Bank Zurich (Hong Kong) Limited

## A Restricted Licence Bank

TRUST  
INTEGRITY  
RESPECT  
RESPONSIBILITY  
COMMITMENT  
TEAMWORK

## The Group: Habib Bank AG Zurich

Habib Bank AG Zurich (HBZ) is heir to a tradition of commerce spanning across several generations. Since its establishment in Zurich, Switzerland in 1967, HBZ Group has expanded its international operations to Europe, North America, Asia, Africa and the Middle East.

This reach provides the Group with a global perspective and allows greater connectivity to global markets for its customers' personal and commercial banking interests.

The Bank prides itself in being the bank of choice for family enterprises across generations for over 50 years.

### Services

- ▶ Retail Banking
- ▶ Financial Institutions Business
- ▶ Commercial Banking



HBZ Group has an active and growing presence in 10 countries through a network of branches, subsidiaries and representative offices. The Group has 7000+ employees across 530+ branches in 200+ cities.

### Head Office

Switzerland

### Branches

Kenya

United Arab Emirates

### Subsidiaries

Canada

Hong Kong

Pakistan

South Africa

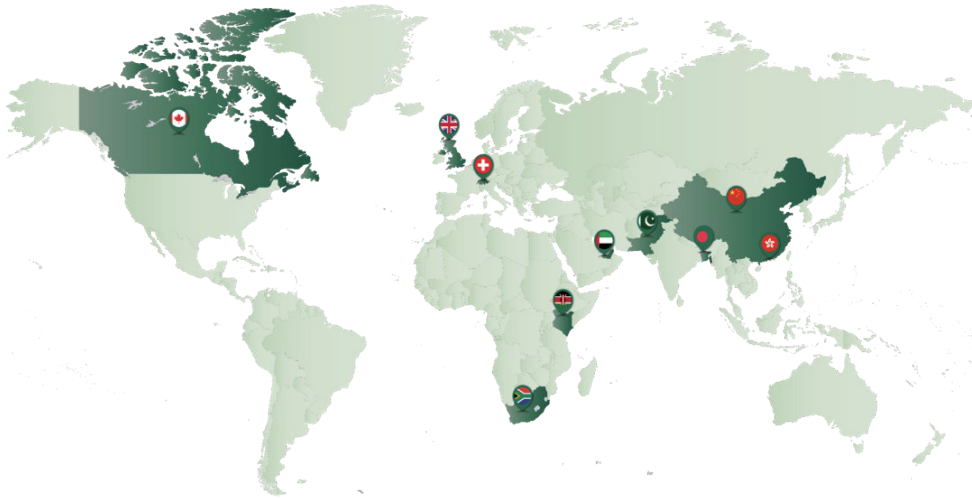
United Kingdom

### Representative Offices

Bangladesh

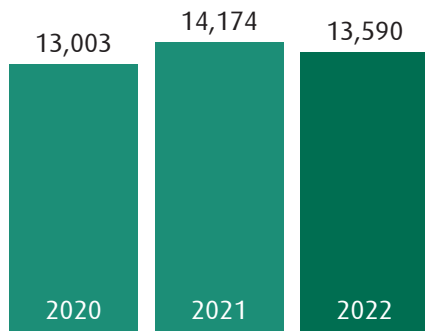
Hong Kong

Shanghai

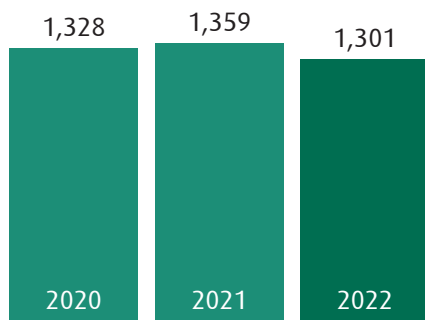


## HBZ Group Financial Highlights 2022

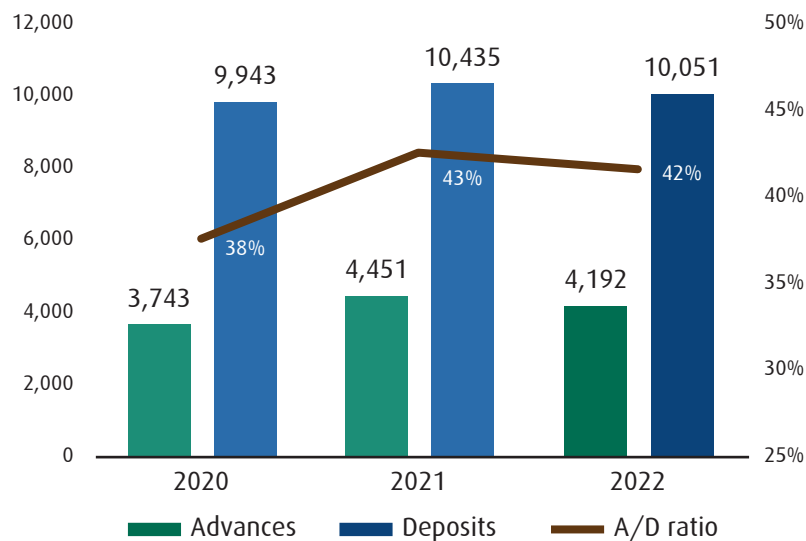
### Total Assets



### Total Equity



### Advances and Deposits



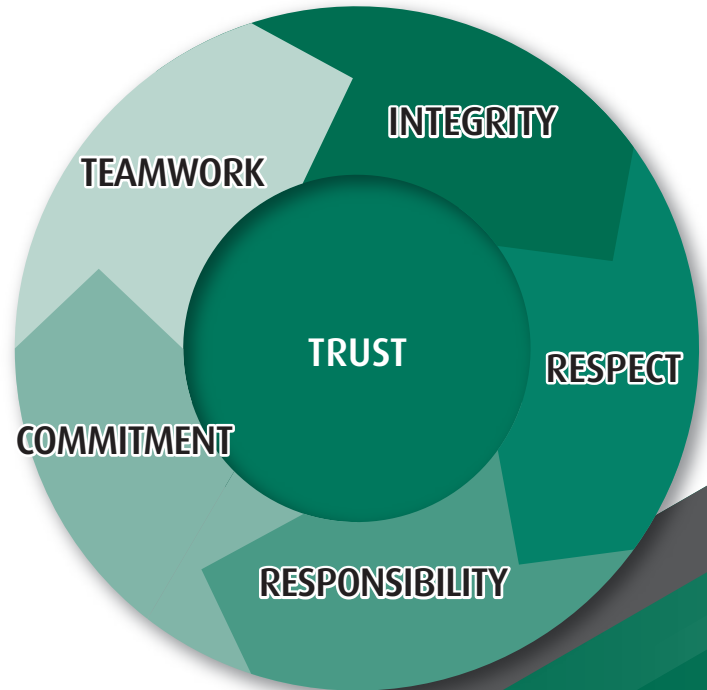
## HBZ's Values

The Bank's heritage spans over 170 years of investing in communities, people, and the industries it serves.

Trust is at the centre of HBZ Group and HBZHK's culture.

Dedication to transparent and honest service is innately instilled in staff, who work at the highest standards to deliver excellence to customers.

These values feed into our vision: "To be the most respected financial institution based on trust, service and commitment."



# Habib Bank Zurich (Hong Kong) Limited

## A Trusted Partner

Habib Bank Zurich (Hong Kong) Limited ("HBZHK"), is a Restricted License Bank incorporated in Hong Kong under The Banking Ordinance. HBZHK is a subsidiary of Habib Bank AG Zurich, a banking group with a presence across 4 continents and 10 countries.

Since its establishment in 1979, HBZHK has provided extensive, customised, end-to-end trade-finance solutions to customers, focusing on small and medium enterprises in Hong Kong.

The Bank has developed long-standing, solid partnerships with traders and manufacturers, supporting their growth journeys. HBZHK's dedicated team has significant understanding of the region, and of the dynamic financial requirements of SMEs, offering deep knowledge and international experience.

HBZHK delivers a modern and efficient banking experience. Its comprehensive range of products and services, which include deposit, lending and trade finance solutions are easily accessible via the Bank's state-of-the-art web and mobile banking applications.

## Awards and Accolades

Ranked as Notable, 2022:  
Corporate Banking, SME Banking,  
Digital Solutions, Diversity & Inclusion

Euromoney



HKIB Talent Development  
Award 2023 (Category I)

The Hong Kong Institute of Bankers



Nominee:  
Best Trade Finance Bank  
in Asia 2023

Global Trade Review



5 Years Plus Caring  
Company, 2019-2023

The Hong Kong Council of  
Social Service



Good MPF Employer 2021-22

Mandatory Provident Fund  
Schemes Authority





# Products

## Financing and Trade

- Structured Lending
- Working Capital Finance
- SBLC-backed Finance
- LC Discounting
- Secondary Market Trades under MRPA
- Trade Financing / UPAS
- LC Advising / Confirmation
- Bank Guarantees

## Global Markets

- Money Markets
- FX Remittances
- Treasury Solutions







### Cash Management, Accounts & Payments

- ▶ Multi-currency Clearing and Deposit Services
- ▶ International Payments
- ▶ Multi-currency Time and Call Deposit Accounts

# Financial Institutions

## Services

- ▶ LC Advising & Confirmation
- ▶ Correspondent Banking
- ▶ Rediscounting Bills
- ▶ Risk Participation
- ▶ Money Market Placements
- ▶ Treasury



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