



# 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, the Group has expanded internationally, combining modern technology with timeless values. HBZ Group has grown into a global institution with presence in 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.

### Services

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



HBZ Group has an active and growing presence through a network of branches, subsidiaries and representative offices. The Group has 8000+ employees across 550+ branches in 200+ cities.



### Head Office

Switzerland

### Branches

Kenya

United Arab Emirates

### Subsidiaries

Canada

Hong Kong

Pakistan

South Africa

United Kingdom

### Representative Offices

Bangladesh

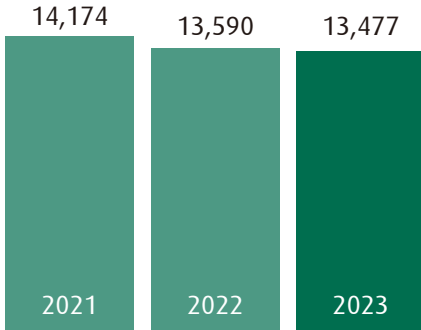
Hong Kong

Shanghai

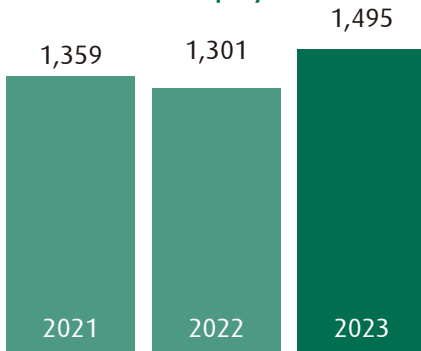
Türkiye

# HBZ Group Financial Highlights 2023

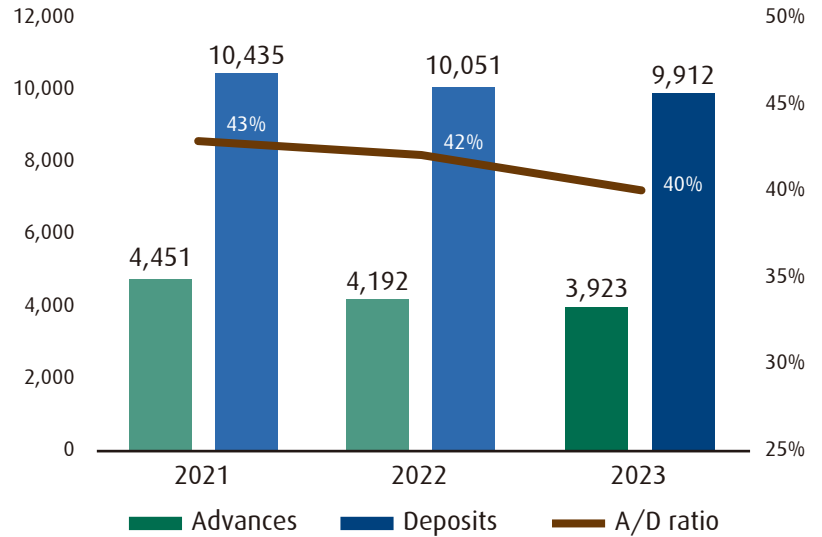
## Total Assets



## Total Equity



## Advances and Deposits



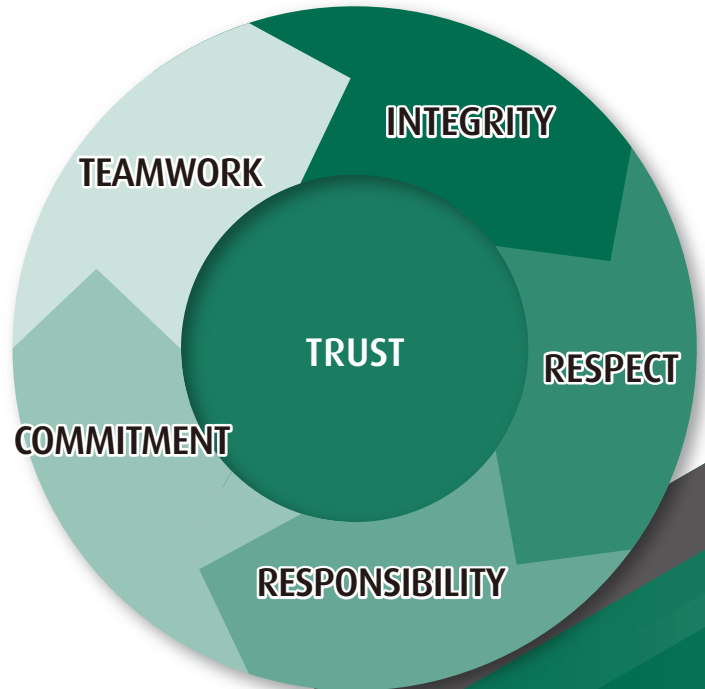
## HBZ's Values

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 transparency and reliability is the cornerstone of our relationships with clients and colleagues.

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 Licence Bank incorporated in Hong Kong under The Banking Ordinance. HBZHK is a subsidiary of Habib Bank AG Zurich.

Since its inception in 1979, HBZHK has delivered comprehensive, customized, end-to-end trade finance solutions. By focusing on innovative, technology-driven, and relevant services, HBZHK supports the long-term success and prosperity of its valued clients.

The Bank has developed long-standing 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 all businesses, from micro-SMEs to corporates, 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

### Caring Company

Caring Company Logo 2018-24

Named under the:  
Employment Friendly Charter in 2023

Certified as:  
Best Place to Work in Hong Kong  
#19 Best Place to Work in APAC  
#27 Best Place to Work in the world

Best Places to Work Certification 2023

Nominee:  
Small Compliance Team of the Year  
(<5 team members)  
Financial Services

ICA Compliance Awards Europe 2024

Nominee:  
Best Trade Finance Bank in Asia

GTR Awards: Leaders in Trade 2023

Privacy Friendly Gold Award

Privacy-Friendly Awards 2023

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

Euromoney Market Leaders 2022-23

Green Impact Award

Green Impact Challenge 2024

HKIB Talent Development Award  
(Category I)

Hong Kong Banking Industry  
Talent Development  
Awards Programme 2023

Good MPF Employer  
MPF Support Awards

Good MPF Employer  
2020-23 and 2021-23

Acknowledged with a:  
Outstanding Green Award

For support of  
the Green Power Hike 2024



# Products and Services

## Corporate Banking Services

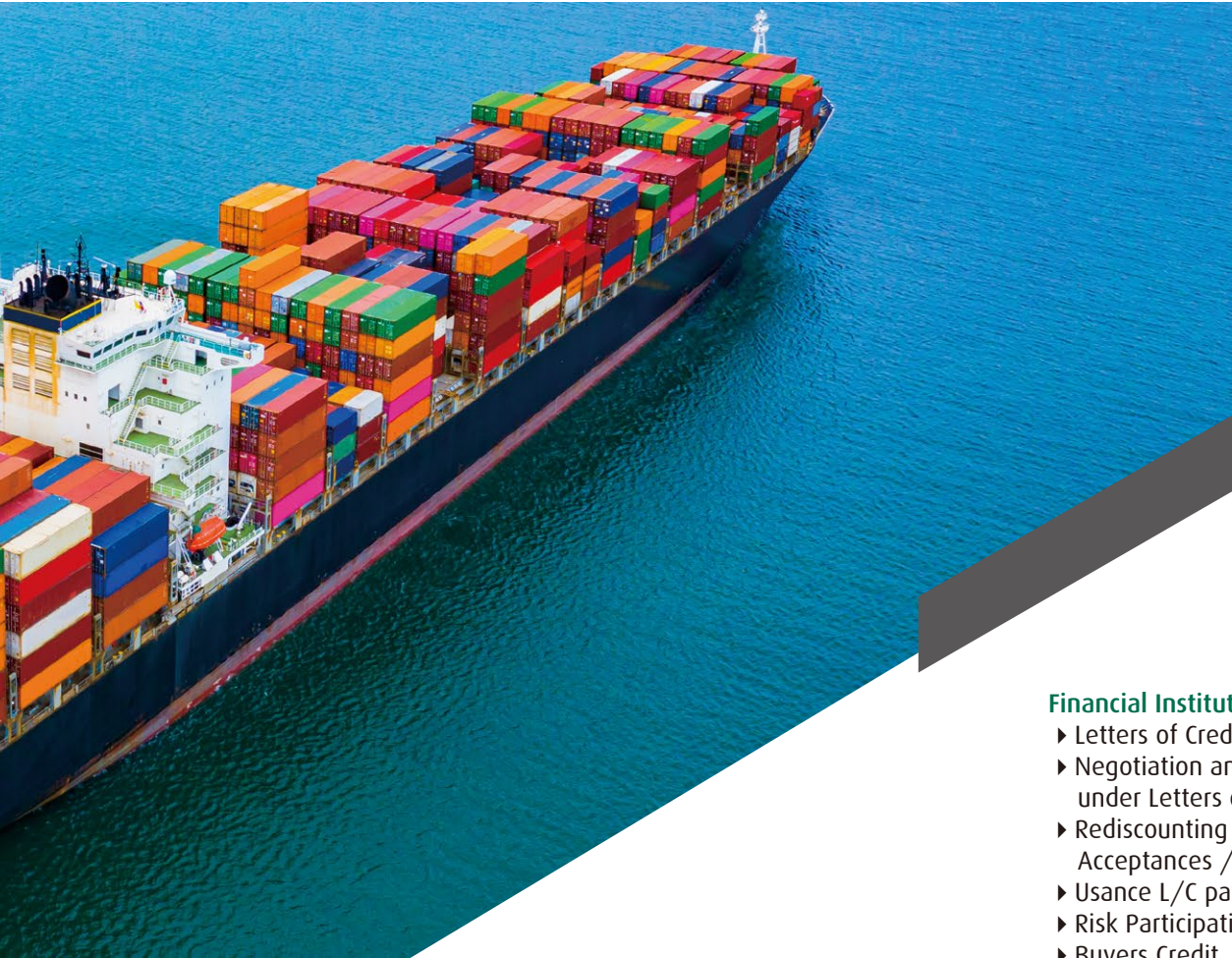
- ▶ Domestic and International Payments
- ▶ Multi-currency Deposits - both Call and Term
- ▶ Documentary Collection
- ▶ LC Advising and Confirmation
- ▶ Letters of Credit and Guarantees
- ▶ Export Documents Purchase and Discounting
- ▶ Customised Trade Solutions
- ▶ Invoice Finance
- ▶ Commercial Loans
- ▶ Trade Information and Access to International Network of Correspondent Banks

## Treasury Services

- ▶ Foreign Exchange Remittances
- ▶ Web-Based FX Conversion facility
- ▶ Bespoke Hedging Solutions
- ▶ Liquidity Management Solutions







### Financial Institutional Services

- ▶ Letters of Credit Advising and Confirmation
- ▶ Negotiation and Discounting of Documents under Letters of Credit
- ▶ Rediscounting of Bankers Acceptances / Forfaiting
- ▶ Usance L/C payable at Sight
- ▶ Risk Participation
- ▶ Buyers Credit
- ▶ Financial Institution Loans

# Climate Risk Mitigation and Environmental Protection

Initiatives to reduce our carbon footprint, CO2 emissions, greenhouse gas emissions, paper consumption, and waste include:

- ▶ Training and campaigns to ingrain environmentally responsible behaviour and encourage active contribution to the Bank's sustainability goals.
- ▶ Streamlined document handling and digital transformation
- ▶ Establishing digital account opening processes, including e-KYC
- ▶ Digital signature adoption
- ▶ Paperless internal communications
- ▶ Membership of Business Environment Council



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## Branch Network

### Central Branch

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Central, Hong Kong.

### TST Branch

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28, Canton Road,  
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