



Habib Bank Zurich (HK) Ltd
A Restricted Licence Bank



+852 2906 1818



www.habibbank.com/hk

ABOUT US

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, (the "Group").

Since 1979, we have been dedicated to providing bespoke, end-to-end trade finance solutions tailored to the unique needs of our esteemed clients.

We pride ourselves on our innovative, technology-driven approach, ensuring our services remain both relevant and efficiently provided. Our commitment is to support the long-term success and prosperity of our valued clients through personalised and comprehensive financial solutions.

HBZHK delivers a modern and efficient banking experience. Our extensive range of products and services, including deposit, lending, and trade finance solutions, are easily accessible through our state-of-the-art web and mobile banking applications.

1979

HBZ Finance Limited was **incorporated in HK** as a Deposit-Taking Company (DTC), marking the Group's entrance into the Asian market

2011

Transaction Banking Services office in Kwun Tong opened

2015

HBZHK changed its status from DTC to **Restricted Licence Bank (RLB)**

HBZ Finance Limited was renamed as **Habib Bank Zurich (Hong Kong) Limited**

2020

Habib AG Zurich's representative office in **Shanghai commenced operations**

2021

Hung Hom, Lai Chi Kok and Kwun Tong **branches merged** with Tsim Sha Tsui and Central

A STRONG AND DIVERSE TEAM

We foster a culture of innovation by embracing the fresh perspectives of young professionals and the expertise of seasoned employees, ensuring we remain at the forefront of trade finance.

Our team is dedicated to continuous learning and development, which allows us to adapt to ever-changing market dynamics and deliver cutting-edge financial solutions.

By combining the wisdom of our experienced professionals with the innovative ideas of our young talent, we are well-positioned to execute our strategy successfully and grow as a trusted partner for our clients.

17+

Languages
spoken

49%

Staff attained Hong Kong Monetary Authority (HKMA) Enhanced Competency Framework (ECF) or other Professional Certifications

Structured Management Trainee & Internship Programmes

Bring fresh perspectives and develop early-career talent

Consistent Investment In L&D Initiatives and Training

to support teams

COLLABORATING FOR THE COMMUNITY

Together, we actively participate in a variety of activities to support local charities, raise funds for vulnerable groups, and protect Hong Kong's environment and landscape. As well as benefitting the community, these initiatives foster a strong sense of camaraderie and teamwork among our employees.

This caring attitude is extended within our Bank's culture. We promote a healthy work life balance, offer a comprehensive medical benefits package, and emphasise wellbeing and fitness-based activities. Our focus on a transparent, open, and collaborative culture strengthens bonds among colleagues, creating a supportive and dynamic workplace where everyone can thrive.



PRODUCTS AND SERVICES

CORPORATE BANKING SERVICES



Customised
Trade Solutions



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



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 INSTITUTIONS 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:
both buy-side and sell-side



Financial Institution Loans

AWARDS AND ACCOLADES

2018-24 CARING COMPANY

Caring Company Logo 2018-24

2023 GTR AWARDS: LEADERS IN TRADE

Nominee: Best Trade Finance Bank in Asia

2020-25 GOOD MPF EMPLOYER MPF SUPPORT AWARDS

Good MPF Employer 2020-25 and 2021-25

2023 EMPLOYMENT FRIENDLY CHARTER

Named under the
EMployment Friendly Charter 2023

2023 PRIVACY-FRIENDLY AWARDS

Privacy Friendly Gold Award

2021, 2023, 2025 HONG KONG BANKING INDUSTRY TALENT DEVELOPMENT AWARDS PROGRAMME

HKIB Talent Development Award
(Category I)

2023 BEST PLACES TO WORK CERTIFICATION

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

AWARDS AND ACCOLADES

2022-23 **EUROMONEY MARKET LEADERS**

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

2024 **GREEN IMPACT CHALLENGE**

Green Impact Award

2024 **ICA COMPLIANCE AWARDS EUROPE**

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

2024 **GOOD EMPLOYER CHARTER**

Signatory of: Good Employer Charter
Recognised as:
Supportive Family-Friendly Good Employer

2024-25 **OUTSTANDING GREEN AWARD**

Acknowledged: for support of
the Green Power Hike 2024 and 2025

2025 **RACIAL DIVERSITY & INCLUSION CHARTER FOR EMPLOYERS**

Signatory of the
Equal Opportunities Commission's
Racial Diversity & Inclusion Charter
for Employers in 2025

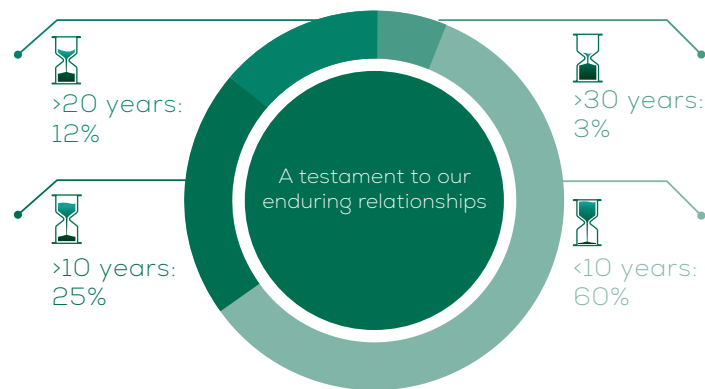
A TRUSTED PARTNER

We have cultivated long-standing partnerships with traders and manufacturers, empowering them on their growth journeys. Our dedicated team possesses deep regional knowledge and a keen understanding of the dynamic financial requirements of businesses, from micro-SMEs to large corporates. This expertise, combined with our international experience, allows us to offer unparalleled support to our clients.

Our strong network across 11 territories worldwide enables clients to trade seamlessly and with reduced risk within the HBZ Group, further enhancing the value we deliver.

With a heritage spanning over 100 years, HBZHK has consistently invested in communities, people, and the industries it serves. Trust is at the heart of the HBZ Group and HBZHK's culture, with dedication to transparency and reliability as the cornerstones of our relationships with clients and colleagues.

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



40% of our clients have been with us for over a decade, almost half of which exceed 20 years, a testament to our enduring relationships.

CONSTANT INNOVATION

We are dedicated to modernising, streamlining, and automating our processes to enhance efficiency and accessibility. Our comprehensive online and mobile banking platforms, along with increasingly automated Know Your Customer (KYC) and internal processes, ensure that key procedures can be undertaken with ease.

Security and efficiency are always at the forefront of our innovations. We continually update our digital platforms, integrating the latest features to enhance capabilities and customer experience. By staying at the cutting edge of technological advancements, we ensure that our platforms not only meet but exceed the evolving expectations of our clients. This commitment to innovation is particularly significant in the trade finance industry, where operations can be highly paper-intensive.

Our esteemed reputation for excellence is maintained through our relentless pursuit of technological improvements, ensuring that we provide our clients with the most efficient and secure financial solutions available.





ENHANCED EFFICIENCY

Our commitment to a client-centric approach is reflected in our continuous efforts to enhance efficiency and streamline operational processes. By optimising turnaround times for key products, we have achieved customer delight.

These enhancements also underscore our ability to provide swift and reliable solutions, enabling our clients to operate more efficiently and effectively in the dynamic trade environment. We empower our clients to seize opportunities and navigate challenges with greater agility and confidence.

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 our Bank's sustainability goals.
- Establishing digital account opening processes, including e-KYC
- Streamlining document handling and digital transformation
- Digital signature adoption
- Paperless internal communications
- Membership of Business Environment Council
- Signatory of the Environmental Protection Department's
- Packaging Reduction Charter

These efforts reflect our commitment to sustainability and our proactive approach to mitigating climate risks. By integrating these practices into our operations, we aim to create a positive impact on the environment and set a standard for responsible banking in the trade finance industry and in Hong Kong.





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CONTACT US TO LEARN MORE

Download our mobile banking app and email our team:
corporaterelationship.hk@hbzhongkong.com



CENTRAL BRANCH

1701-05, Wing On House,
71 Des Voeux Road,
Central,
Hong Kong



TST BRANCH

Suite 1220, Lippo Sun Plaza,
28 Canton Road,
Tsim Sha Tsui, Kowloon,
Hong Kong



TRANSACTION BANKING SERVICES

Unit H, 29/F, Legend Tower,
7 Shing Yip Street,
Kwun Tong, Kowloon,
Hong Kong



email

+852 2906 1818



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EMPLOYMENT FRIENDLY ORGANISATION

