



Habib Bank AG Zurich

HBZ
SIFAT

ISLAMIC BANKING

OUR VALUES

SECURITY

INTEGRITY

RELIABILITY

ACCESSIBILITY

TRUST

Sirat
ISLAMIC BANKING

Islamic finance facilitates the conduct of business toward the greater good. It prohibits usury and investments in unethical sectors, while promoting risk-sharing, financial inclusion and social welfare. It connects the financial sector with the market economy, in alignment with ESG principles that advocate responsible business conduct.

Habib Bank AG Zurich offers Shariah-compliant banking solutions through its global Islamic Banking brand, Sirat. 'Sirat' is an Arabic word meaning 'path' or 'direction' and signifies 'a path to success'. The brand embodies the enduring values of the Habib Group, standing for Security, Integrity, Reliability, Accessibility and Trust. The governance framework of Sirat is guided by world-renowned Shariah scholars, ensuring that our Shariah-compliant products and services meet the highest standards.

Sirat products and services are available through our global network of dedicated Islamic banking branches and windows. We offer Sirat Islamic banking services in Switzerland, UAE, UK, South Africa and Pakistan.



MOHSIN ALI NATHANI

REGIONAL CEO'S MESSAGE

We embarked on our journey of Islamic banking services in 2004, and formally launched our Islamic banking brand, Sirat, in 2014. This journey has been marked by continued excellence, innovation, and commitment to providing world-class Islamic banking products and services to our esteemed clients.

Since its inception, Sirat has not only flourished but also garnered prestigious accolades, including the 'Best Islamic Banking Window in the UK' by IRBA Excellence Awards for two consecutive years and the 'Championship Award for Global Islamic Banking Franchise' by the Global Islamic Finance Awards. These awards are a testament to our pursuit of excellence and our dedication to meeting the diverse needs of our clients across different geographies that we operate in.

Over the course of a decade, we have introduced Sirat Islamic banking in several locations within the HBZ global network. Today, we offer Sirat products and services in five countries. Moving ahead, we remain committed to offering unparalleled Islamic banking solutions that empower our customers.



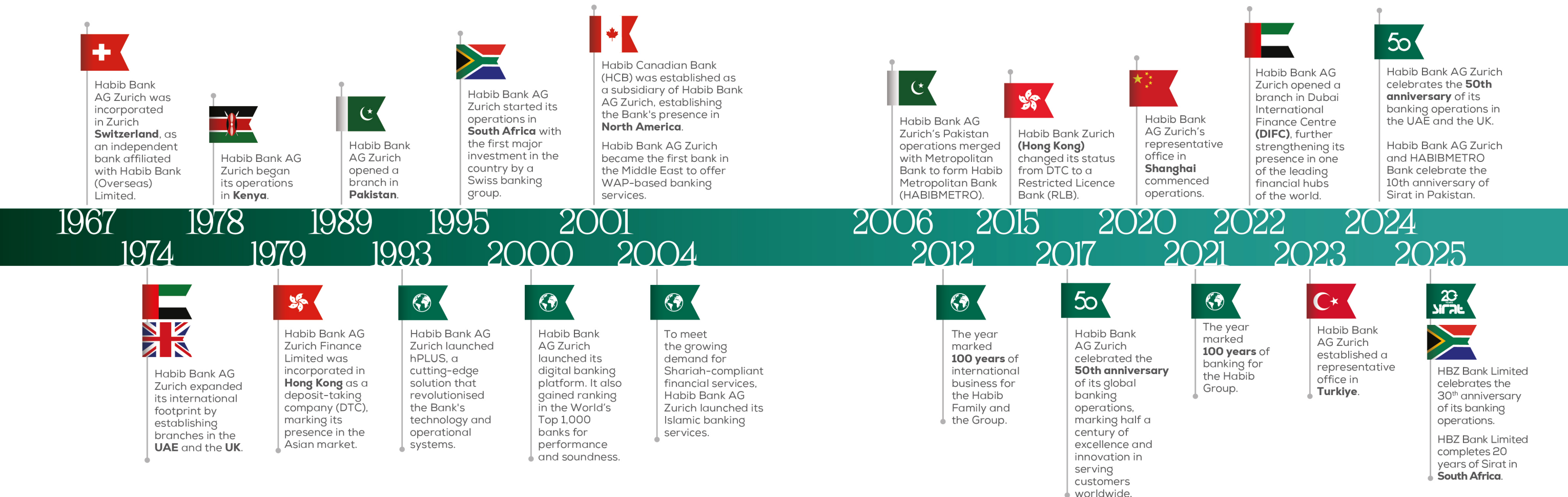
OUR RICH LEGACY

Habib Bank AG Zurich carries forward a rich heritage in commerce and banking, with roots tracing back to 1841. Habib Bank AG Zurich was established in Zurich, Switzerland in 1967, and is founded on a solid banking tradition that spans several generations. Today, Habib Bank AG Zurich operates in 11 countries across four continents.

We strive to provide tailor-made solutions that meet the evolving needs of individuals, SMEs, and large corporations. Our commitment to reliable service encompasses a wide range of banking capabilities, including digital, commercial banking and Islamic banking. These solutions are seamlessly delivered through our extensive international network and dependable delivery channels.

SUCCESSFUL JOURNEY

SPANNING OVER A CENTURY



GLOBAL OUTREACH



8,000+
Total Staff

 **HBZ Global Network**
 **HBZ & Sirat Global Network**

2004 & 2005



Islamic Banking
Commenced in
Pakistan and
South Africa

2014



Launch of
Global Islamic
Banking Brand
"Sirat"

2014



PAKISTAN

395
Locations
(Branches
& Windows)

2017



UAE

8
Locations
(Windows)

2018



SOUTH AFRICA

8
Locations
(Branches
& Windows)

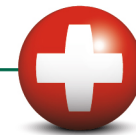
2020



UK

8
Locations
(Branches
& Windows)

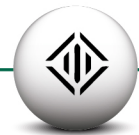
2023



SWITZERLAND

1
Locations
(Windows)

2024



DIFC

2024



Completion of
20 Years of
Islamic Banking
& 10 Years of
HBZ Sirat

2025



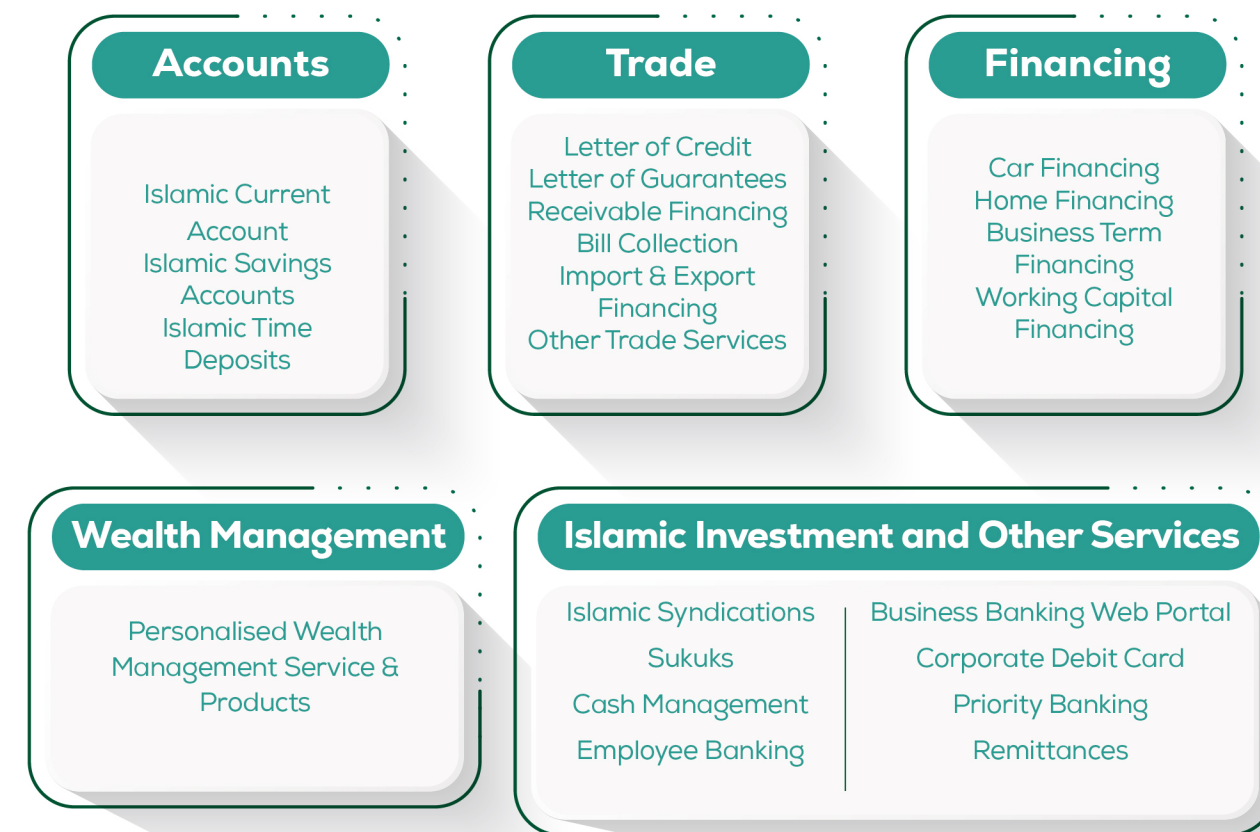
CANADA

Customer
Launch
Soon

Habib Bank AG Zurich Sirat offers a wide spectrum of Shariah-compliant financial solutions tailored to your specific needs. Whether you are seeking personal banking solutions, business and trade financing, or investment opportunities, our Islamic offerings are structured to support your financial goals effectively.

Our Islamic banking products and services are crafted in accordance with Islamic finance principles and adhere to Shariah and regulatory requirements. All Sirat products and services are reviewed and approved by a Shariah Supervisory Board or a Committee.

By integrating modern banking with traditional Islamic values, we ensure that our clients can manage their finances in alignment with their values, while benefiting from innovative and sustainable financial practices.



Note: Product suites vary across geographies.

GLOBAL SHARIAH RESOURCES

SIRAT PAKISTAN



Tan Sri Dr. Mohd. Daud Bakar
Chairman Shariah Board



Mufti Abdul Sattar Laghari
Shariah Board Member



Mufti Khawaja Noor Ul Hassan
Resident Shariah Board Member

SIRAT UAE



Dr. Jassim Ali Salem Nasser Alshamsi
ISSC Chairman



Dr. Mohammed Ahmed Abdulla Ali
ISSC Member



Mufti Talha Saleem
ISSC Executive Member

SIRAT UK



**Mufti Abdul Qadir
Barkatullah**
Shariah Scholar



**Islamic Finance
Advisory &
Assurance Services**

SIRAT SOUTH AFRICA



**Mufti Muhammad
Ismail Haffejee**
Shariah Advisor



Mufti Mehmoood Suleman
Shariah QA Officer

OTHER MARKETS



**Shaikh Yusuf Talal
De Lorenzo**
Shariah Advisor

SIRAT SWITZERLAND & DIFC



Amanie

OUR STRENGTHS



Group Legacy
& Strong
Franchise



Global Brand with
International
Connectivity



Global Shariah
Intellectual
Capital



Proprietary &
Ring-fenced
Technology
Platform



Dedicated &
Certified Staff from
Prominent International
Institutions

OUR RECOGNITIONS

POWERED BY YOUR TRUST



2016
Upcoming Islamic
Banking Window
at Global Islamic
Finance Awards



2016
Emerging Islamic
Banking Window
for Trade Products
at Best Islamic Banking
& Finance Awards



2017
Emerging Brand
Islamic Banking
at Islamic Retail
Banking Awards



2020
Best Brand for
International
Expansion
at Global Islamic
Finance Awards



2021
Best Islamic
Banking Window
for Global
Expansion
at Global Islamic
Finance Awards



2021
Best Islamic Banking
Window in the UK
at Islamic Retail Banking
Awards



2022
Best Islamic
Banking Window
in the UK &
Excellence Award
for Best Strategy
for Global Islamic
Banking Growth
at Islamic Retail
Banking Awards



2023
Championship Award
for Global Islamic
Banking Franchise
at Global Islamic Finance
Awards



2023
Awards for Best
Media Campaign
| Advocacy,
Awareness and
Literacy in
Pakistan | Islamic
Banking Offering
in the UK
at Islamic Retail
Banking Awards



2023
Achievement Awards
for Sirat Brand &
Shariah-Compliant
Products
by Federation of Pakistan
Chambers of Commerce
& Industry



2024
Best Bank for
Islamic Conversion
Strategy in
Pakistan
by Islamic Retail
Banking Awards



2024
Best Islamic Bank
in the UK
by World Economic
Magazine



2024
Most Innovative
Islamic Bank in
the UK
by IFN Awards

ISLAMIC BANKING

VALUE PROPOSITION



Sirāt
ECOSYSTEM



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(Incorporated in Switzerland 1967)

Habib Bank AG Zurich