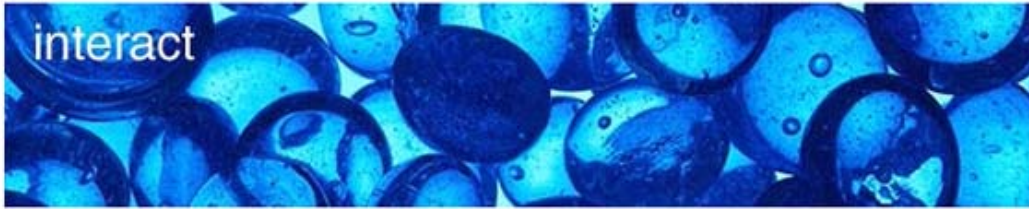


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BANKER MIDDLE EAST

Habib Bank AG Zurich first bank to launch integrated PDA banking service: HBZpda

NETRESULTS - Wednesday, May 28, 2003

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(Dubai, United Arab Emirates) – May 28, 2003 – Habib Bank AG Zurich (HBZ), one of the leading international banks operating in the United Arab Emirates, today announces they are the first bank in the UAE to have a fully functional banking service over electronic PDA's (Personal Digital Assistants). The introduction of this free service to all the bank's clients is part of HBZ's total innovative secure web and mobile banking platform.

Launched in association with Palm Europe Ltd Middle East Branch at a press event in the Burj Al Arab to a select group, HBZpda encompassing HBZweb, HBZwap and HBZgsm services which are available immediately to all the bank's customers; virtually free of charge, over PDA's anywhere around the globe.

Stuart Maughan, General Manager, Palm Europe Ltd, Middle East Branch said, "As this region embraces technology we see a number of exciting advancements. GPRS was launched last year within the United Arab Emirates and Habib Bank AG Zurich is the first to embrace this technology and provide banking services for mobile devices. Using wireless LAN technology, Etisalat have just announced their plans to provide between 30 and 50 Hot Spots (broadband access) in shopping malls and other public places. This will also allow Internet and Multimedia access while on the move at even greater speeds. HBZ's adoption of PDA technology is revolutionary, in line with their leadership position and will help drive the adoption of PDAs as the perfect device for wireless transactions in the Middle East".

Amer A. Farid , AVP of HBZ said, "As our customers become increasingly mobile they are demanding 24 hour management of their accounts wherever they may be worldwide. These new services offer over eighty user driven options at your fingertips with the highest security in the region."

HBZpda (<http://pda.habibbank.com>) is configured for ease of use and speed while still offering a multitude of secure functionality for the client.

HBZweb is HBZ's highly secure Internet banking service allowing everything from paying your DEWA bills to transferring money worldwide. It was also the first bank in the United Arab Emirates to offer e-Letters of Credit on-line.

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HBZgsm banking offers a push based banking service direct to your mobile phone or PDA. An SMS (short message service) text message is sent to HBZ customers in real time informing them of changes in their bank accounts as they happen. Being fully customizable with multiple user control, the customer can choose what messages to receive. This service works throughout the world in over 80 countries wherever SMS text messages are offered by the local telecommunications service provider.

HBZwap banking is the first (and only) WAP banking (wireless applications protocol) service using GPRS (General Packet Radio Service), providing the quickest transactional capabilities from your PDA/mobile phone with WTLS security

At the launch Mr. Farid demonstrated three mobile technologies. Firstly he used the Tungsten W's built in web browser to execute a fund transfer using HBZweb services. Secondly an automated event based SMS message was received on the same device; an HBZgsm service feature. Lastly by using the included secure WAP browser, he logged onto the bank's secure WAP site to show the entries in a live statement of account via HBZwap.
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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 35 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 30 branches. In addition to offering traditional banking products over a number of channels, HBZ's leading technology solutions allows its clients to manage their accounts and conduct real time transactions 24 hours a day world wide through <http://www.habibbank.com>

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