

# HBZefx Online Trading Guide



This document outlines standardized operational procedures intended to be used globally across Habib Bank AG Zurich, its Subsidiaries and Affiliates. However, due to varying regulatory and localized business needs, certain processes and/or hPLUS modules/options may differ in their look, and functionality. All content included in this document such as text, graphics, logos, button icons, images, data compilations, and software descriptions, are the exclusive property of Habib Bank AG Zurich and protected by international copyright laws. No unauthorized copies or distribution to third parties is permitted without the express written approval of Habib Bank AG Zurich.

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## What is HBZefx?

With today's fast moving global currency markets, it is essential that you have real time access in order to take advantage of market swings.

HBZefx is a flexible online tool that enables Habib Bank AG Zurich customers to buy and sell currencies through HBZweb, the bank's secure internet banking platform.

### Advantages

- Secure and flexible
- Real time currency quotes
- Competitive pricing
- Instant market access
- Straight Through Processing
- Multiple settlement options
- Transfer funds directly between accounts

### Currency Pairs Offered

- GBP/USD
- EUR/USD
- USD/JPY
- USD/CAD
- AUD/USD
- USD/CHF

## Requirements

Mandatory requirements required for HBZefx trading.

- HBZ Account - operated singly
- HBZweb ID
- Portfolio Demand Deposit (PDD) Account
- Signed HBZefx Agreement

## How to Apply

Customers must complete the following steps in order to use HBZefx.

### Existing customer with HBZweb ID & PDD account

1. Complete, sign & submit HBZefx Agreement

### Existing Customer with HBZweb ID

1. Complete, sign & submit PDD & HBZefx Agreements

### Existing customer without HBZweb ID

1. Apply for HBZweb ID either at the branch or register online at <http://www.habibbank.com>.
2. Complete, sign & submit PDD & HBZefx Agreements

### New Applicant

1. Complete, sign & submit Account Opening form, PDD & HBZefx Agreements along with required documentation.  
Ensure HBZweb service is selected
2. SMS notification once account is opened
3. Collect your HBZweb ID from the branch & start trading

#### Note:

- All forms and agreements can be collected at any HBZ Branch.
- HBZsecure key is mandatory for online third party fund transfers.
- Terms and conditions apply.

## How To Execute Trade & Related Tasks

- How to access the HBZefx menu using HBZweb
- How to transfer funds to your HBZefx Portfolio Account
- How to execute Spot Currency Trades
- How to view your Trade History

Each of the tasks listed above are discussed in detail below:

### How to access the HBZefx options menu via HBZweb

In order to access the HBZefx option menu, the user must first login to HBZweb (Habib Bank AG Zurich's Internet Banking site). The HBZweb login page (figure # 1) can be accessed using the following link: <https://online.habibbank.com>.

**Habib Bank AG Zurich**  
(Incorporated in Switzerland 1967)

Apr 25 2011, 06:55:02 AM GMT

Service with Security

Home Register Online

### Welcome to HBZweb

To learn more about HBZ VISA card promotions, [click here](#).

**HBZ Security Tips**

Habib Bank AG Zurich nor any of its representatives send emails or call you to verify your account &/or credit card information, username, password, pin numbers, etc.

Never respond to email requests that ask for any bank details. Please do not reply or click on any link that requires you to login to a bank account. Please delete the e-mail.

Never send your account information via an email system other than the email system within your secure online banking web site.

If you have previously replied to a suspicious email and provided personal or sensitive information about your account, please contact your branch immediately at +971 4 260 7999.

For details, [click here](#)

Login Name: vandermarwe

Password: \*\*\*\*\*

Type the number shown on the right / HBZcram response if enabled: 83260

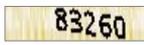
Secure Key: Choose File no file selected

Login

Security Advisory

Figure # 1: HBZweb Login Screen

Enter the following information:

- Firstly, enter your alpha-numeric login or user name in the **“Login Name”** field, as printed on the HBZweb PIN Mailer.
- Secondly, enter the alpha-numeric password in the **“Password”** field, as printed on the HBZweb PIN Mailer.
- Thirdly, enter the five-digit number in the **“HBZcram”** field as printed on the cram image (i.e. ).
- Secure Key (*Optional step*) – insert the HBZsecure Key into the media drive (*CD ROM*) and browse to the secure key file using **“Open File”** object triggered through **“Choose File”** button.
- Press the **“Login”** button to login to HBZweb.

Upon successful login, the “Account Summary” screen (figure # 2) will be activated next, displaying a list of all base account(s) and facility account(s) the customer maintains with HBZ.

Account ( Click on the links for details )	Currency	Balance	Title	Account Number
<a href="#">Current Account</a>	AED	355,649.80 CR	VAN DER MARWE	2-1-1-20311-105-518365
<a href="#">Savings Account</a>	AED	25,039.00 CR	VAN DER MARWE	2-1-1-20610-105-518365
<a href="#">Total Investment Portfolio Equivalent in</a>	USD	336,530.71 CR	VAN DER MARWE	Portfolio Investment accounts ( Equivalent )
<a href="#">Treasury Forward Purchase</a>	USD	148.48 DR	VAN DER MARWE	2-1-1-37030-333-518365
<a href="#">Treasury Forward Purchase</a>	GBP	0.00 CR	VAN DER MARWE	2-1-1-37030-402-518365
<a href="#">Treasury Forward Purchase</a>	JPY	0.00 CR	VAN DER MARWE	2-1-1-37030-534-518365
<a href="#">Treasury Forward Purchase</a>	EUR	111.00 DR	VAN DER MARWE	2-1-1-37030-974-518365
<a href="#">Treasury Forward Sales</a>	USD	145.96 CR	VAN DER MARWE	2-1-1-67030-333-518365
<a href="#">Treasury Forward Sales</a>	GBP	0.00 CR	VAN DER MARWE	2-1-1-67030-402-518365
<a href="#">Treasury Forward Sales</a>	JPY	0.00 CR	VAN DER MARWE	2-1-1-67030-534-518365
<a href="#">Treasury Forward Sales</a>	EUR	111.00 CR	VAN DER MARWE	2-1-1-67030-974-518365

Figure # 2: HBZweb Account Summary/Selection Screen

Now, select the “Total Investment Portfolio – Equivalent in” account by clicking on it. The HBZefx Option menu will appear next (figure # 3) enabling the customer to perform FOREX related transactions.

Accounts

Please Select

- Apply for HBZgsm
- Cash Account Statement
- Fund Transfer
- Fx - Forward Trade
- Fx - Outstanding Forward Trades
- Fx - Spot Trade
- Fx - Trade History

Go Back: [Summary](#)

Figure # 3: HBZefx Options Menu

### How to transfer Funds to HBZefx Portfolio Account

The first step towards executing a FOREX trade via HBZefx is to allocate adequate funds in the respective Portfolio Demand Deposit account. The option allows the customer to transfer funds in and out of their portfolio cash account to other deposit accounts such as Demand Deposit (Current/Chequing), Deposit Book (Savings) and Call Deposit Account.

Click on the “Fund Transfer” option from the HBZefx menu (figure # 3) to process fund transfers related to FOREX Trading. The following screen will be activated upon selecting the option.

The screenshot displays the Habib Bank AG Zurich HBZefx interface. At the top, the bank's logo and name are visible, along with the date and time: Apr 25 2011, 07:00:23 AM GMT. A navigation menu includes options like Home, My Profile, HBZelLocker, Rates, Change Password, and Secure Mail. The user is identified as VAN DER MARWE. Below this, a table lists 'Portfolio Investment accounts (Equivalent)' with a balance of 336,530.71 CR. The main section is titled 'Fund Transfer' and contains a form with the following fields:

Select an Account	DER-CD-AED-518365 (Van Der Marwe)
Transfer Direction	Transfer to portfolio demand account
Amount to Transfer ( Debit Amount )	5000
Select a portfolio demand account	DER-PDD-USD-518365 (Van Der Marwe)
Select	Process Cancel

At the bottom left, there are links for 'Option List' and 'Summary'.

Figure # 4: HBZefx – Fund Transfer Screen

To execute a transaction, enter the information as detailed below:

- Select the deposit account (i.e. Savings/Current/Call) from/to which the fund is transferred by depositing / withdrawing funds from the Portfolio Demand account (i.e. account to be used for FOREX Trading). The **“Select An Account”** field provides an entire list of customer deposit accounts in the drop-down list.
- Select the direction of the fund transfer that is to either transfer to or transfer from Portfolio Demand Account in the **“Transfer Direction”** field. Use the drop-down list to choose **“Transfer from Portfolio Account”** or **“Transferred to Portfolio Account”**. Note: in case of a transfer from the portfolio account, the selected portfolio account will be debited, where as in case of a transfer to a portfolio account, the selected portfolio account will be credited.
- Enter the amount to be transferred in the **“Amount To Transfer”** field.
- Select the appropriate FOREX Trading PDD (Portfolio Demand Deposit) account in the **“Select A Portfolio Demand Account”** field. The drop-down list displays all the Portfolio Demand Accounts allowing the customer to choose the appropriate account. Note: be careful when selecting the desired trading currency
- Finally, press the **“Process”** button to process the transaction or **“Cancel”** button to discard the transaction and go back to the HBZefx option menu.

Before processing the transaction as per the parameters provided, the system will prompt for a reconfirmation on the next screen (figure # 5), displaying the transaction details for the customer’s verification. The customer has the ability to recall the transaction until this stage.

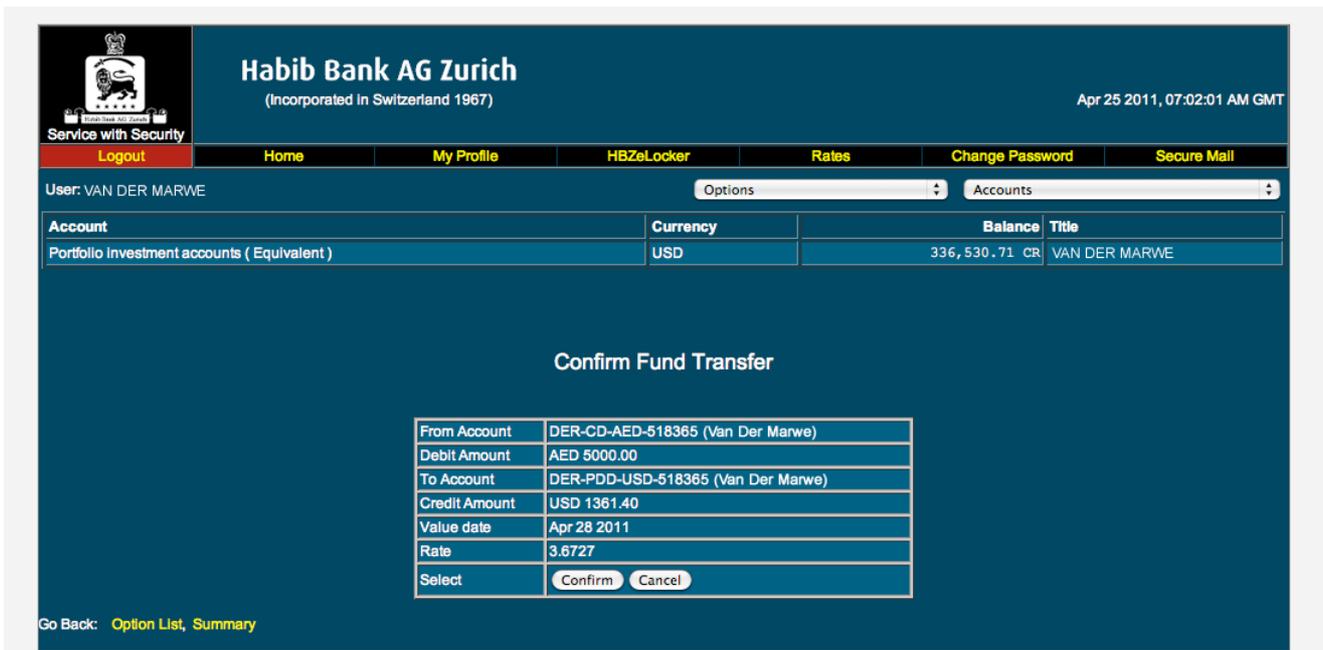


Figure # 5: HBZefx Fund Transfer Confirmation Screen

Pressing the “**Confirm**” button on the above screen will reconfirm the transaction and a transaction confirmation message will appear on the next screen (figure # 6).

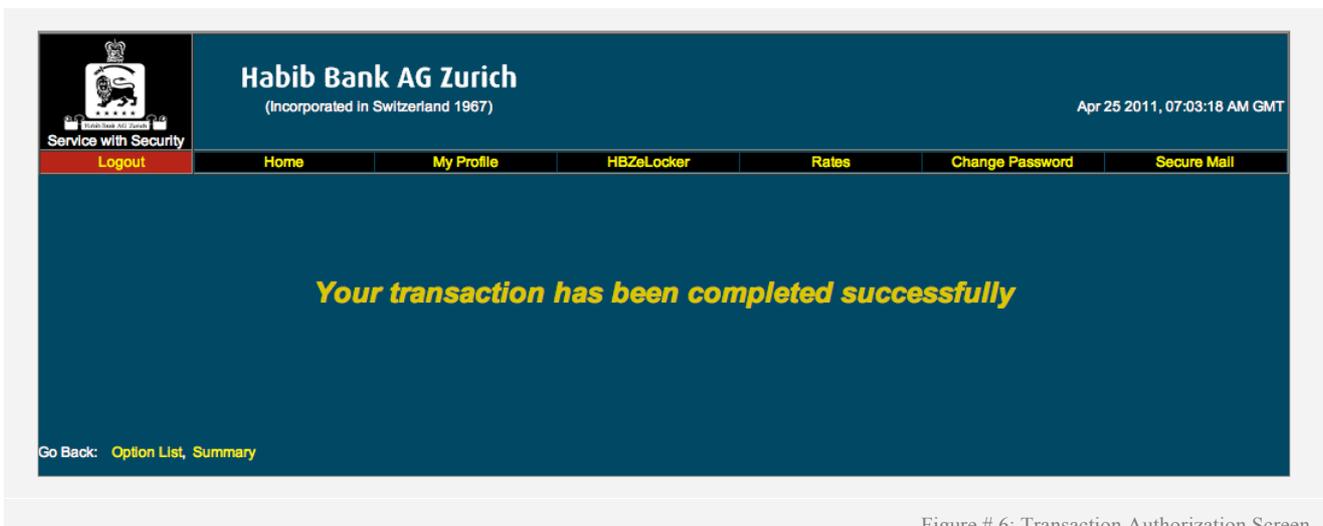


Figure # 6: Transaction Authorization Screen

In order to cross check that the transaction has been successfully completed, view the account balances of both the Deposit as well as the PDD accounts. Note: this is a real-time online system and the transaction details will be reflected immediately upon successful execution of the transaction.

Note: In the event of an exception / error (at communication or gateway levels), the system will prompt a message during the transaction processing. These prompts will clearly display the error as well as the status of the transaction.

## How to execute Spot Currency Trades

The option, “FX – Spot Trade” allows the customer to perform a Spot Trade. Sufficient funds in the account (in the respective currency) must be available in order to process spot trades. The Spot trades cannot be executed in partial payments and must be fully settled on spot. In other words, the full amount in the selling currency should be available to settle the PDD account in the currency being sold.

The following screen (figure # 7) will appear upon executing the option.

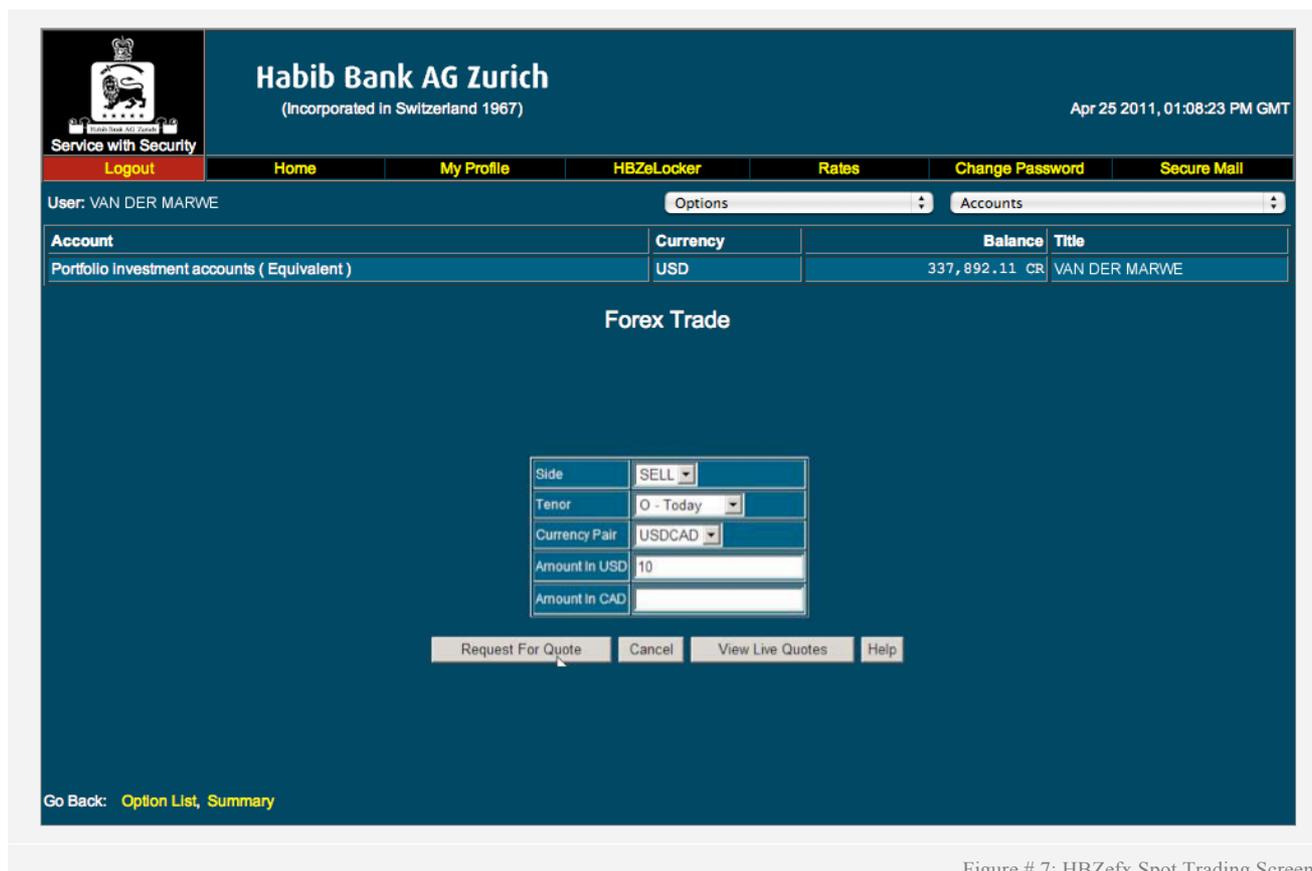


Figure # 7: HBZefx Spot Trading Screen

Before initiating the trade, the option allows the customer to view the real time streaming quotes, i.e. live currency quotes by clicking on the “View Live Quote” button at the bottom, without initiating the trade. The live quote is triggered in a pop-up window as shown below (figure # 8).



Figure # 8: HBZefx Spot Trading Screen

The screen displays the quote statistics of today’s rate, tomorrow’s rate, spot rate, spot next rate, one week’s rate, two week’s rates and 3 week’s rates for currency pairs previously used. Customized quotes for the required currency pair can be added by selecting a currency in the “Add Quote For” drop-down list. Remember to click the “GO” button after selecting the appropriate currency pair to appear. To close the quote popup, close the browser window.

To execute the trade enter the details (figure # 7) as follows:

- Select the type of trade such as BUY or SELL in the “**Side**” field, using the drop-down list.
- Select the settlement type (i.e. trade tenor) in the “**Tenor**” field, i.e. preselected to SPOT.
- Select the pair of currencies in which the trade is to be executed in the “**Currency Pair**” field. Note: the currency being sold should be available for settlement. Remember, in case of a BUY, the first currency (Base Currency) in the currency pair refers to the currency (equivalent amount) against which the currency is bought. Where as in case of a Sell, the first currency of currency pair refers to the currency (equivalent amount) against which the currency is sold.
- Specify the trade amount in the base currency (first currency in the currency pair) and enter it here. **Note: Do not put the amount in both currencies.**

Note: if a desired pair is not available for trade, call your HBZ branch to execute the trade.

Remember that the first currency appearing in the Currency Pair field refers to the currency to be Bought or Sold.

After entering the Spot trade details into the screen, the following screen (figure # 9) will be displayed, allowing the user to reconfirm the trade. The customer will be allowed to execute the trade as per the information entered, within a time limit of 15 seconds. The countdown is executed in the “**Time Remaining**” field.

The screenshot displays the Habib Bank AG Zurich interface. At the top, the bank's logo and name are visible, along with the date and time: Apr 25 2011, 01:08:23 PM GMT. Below this is a navigation bar with links: Logout, Home, My Profile, HBZeLocker, Rates, Change Password, and Secure Mail. The user is identified as VAN DER MARWE. A table shows account details for 'Portfolio Investment accounts (Equivalent)' with a balance of 337,892.11 CR. The main section is titled 'Forex Trade' and contains a table with the following details:

Side	SELL
Tenor	0 - Today
Currency Pair	USDCAD
Value Date	01-Mar-2010
Rate	1.055368
Selling USD	10.00
Buying CAD	10.55
Time Remaining	13

Below the table are buttons for Trade, Cancel, Back, and Refresh. At the bottom left, there are links for 'Go Back: Option List, Summary'.

Figure # 9: HBZefx Spot Trading Execution Screen

Pressing the “**Trade**” button within the time limit will execute the transaction, otherwise an exception message will appear displaying “**Time Finished**” as shown below (figure # 10).

The screenshot shows a small dialog box with a compass icon on the left. The text inside the dialog box reads: <https://habibbank.ae> and Time Finished. An OK button is located at the bottom right of the dialog box.

Figure # 10: HBZefx Time Out Exception Screen

Press the “OK” button to exit the prompt. Now press the “Cancel” button to quit the option or the “Back” button to amend the entered details. In order to continue with the same trade, press the “Refresh” button to restart the timeout countdown. Press the “Trade” button to execute the trade. **Note: Upon clicking “Refresh” button, the system will pick the live rate automatically.**

After the trade is booked, the confirmation screen displaying the transaction details will be activated next for customer viewing, as shown below (figure # 11).

The screenshot displays the HBZefx interface for user VAN DER MARWE. At the top, the Habib Bank AG Zurich logo and name are visible, along with the date and time: Apr 25 2011, 01:08:23 PM GMT. A navigation menu includes Logout, Home, My Profile, HBZeLocker, Rates, Change Password, and Secure Mail. Below the menu, there are dropdown menus for 'Options' and 'Accounts'. A table shows account details for 'Portfolio Investment accounts (Equivalent)' with a balance of 337,892.11 CR in USD. The main section is titled 'Forex Trade' and contains a trade confirmation table:

Trade Result	Successfully done the trade. Trade Id: 70371155, Reference: 8132, Trade is booked.
Side	SELL
Tenor	O - Today
Currency Pair	USDCAD
Value Date	01-Mar-2010
Rate	1.055368
Sold USD	10.00
Bought CAD	10.55

Below the table is a 'Back' button. At the bottom left, there is a 'Go Back' link with options for 'Option List' and 'Summary'.

Figure # 11: HBZefx Spot Trading Status Screen

The first row/line of the trade confirmation screen, i.e. “Trade Result” displays the trade details along with the Trade ID, Transaction Reference number and message.

## How to view trade history

HBZefx maintains an entire history of all trades executed to date. These are available in real-time for customers the “FX – Trade History” option. The option also allows the customer to filter the output of the report. The following screen (figure # 12) will be display the trade history.

**Habib Bank AG Zurich**  
(Incorporated in Switzerland 1967)

Apr 25 2011, 07:02:01 AM GMT

Service with Security  
Logout Home My Profile HBZeLocker Rates Change Password Secure Mail

User: VAN DER MARWE Options Accounts

Account	Currency	Balance	Title
Portfolio Investment accounts ( Equivalent )	USD	336,530.71 CR	VAN DER MARWE

**Forex Trade History**

**List of Trades**  
Please click on a deal number to see trade details.

Trade Type: All Trades Per Page: 10

Deal #	Trade Reference	Status	Side	Currency Pair	Base Currency Amount	Quote Currency Amount	Trade Rate	Tenor	Deal Date	Value Date
37554	7682	Pending Booking	BUY	GBPUSD	1,000.00	1,628.11	1.6281100	SPOT	18-Apr-2011	20-Apr-2011
-	7681	Failed	BUY	GBPUSD	0.00	0.00	1.6277800	SPOT	18-Apr-2011	20-Apr-2011
37548	7671	Success	BUY	GBPUSD	241.79	389.00	1.6088300	SPOT	16-Mar-2011	18-Mar-2011
-	7670	Failed	BUY	GBPUSD	0.00	0.00	1.6100000	SPOT	16-Mar-2011	18-Mar-2011
37546	7669	Success	SELL	GBPUSD	186.56	300.00	1.6080900	SPOT	16-Mar-2011	18-Mar-2011
-	7668	Failed	SELL	GBPUSD	0.00	0.00	1.6081100	SPOT	16-Mar-2011	18-Mar-2011
-	7667	Failed	SELL	GBPUSD	0.00	0.00	1.6103800	SPOT	16-Mar-2011	18-Mar-2011
-	7666	Failed	BUY	GBPUSD	0.00	0.00	1.6110700	SPOT	16-Mar-2011	18-Mar-2011
37544	7665	Success	BUY	GBPUSD	305.00	491.30	1.6108100	SPOT	16-Mar-2011	18-Mar-2011
37542	7664	Success	BUY	GBPUSD	36.00	58.00	1.6109800	SPOT	16-Mar-2011	18-Mar-2011

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Go Back: [Option List](#), [Summary](#)

Figure # 12: HBZefx FOREX Trade History Screen

The information displays the summary of the trade such as the Deal Number, Trade Reference, Status, Side, Currency Pairs, Base Currency Amount, Quote Currency Amount, Trade Rate, Tenor, Deal Date and Value Date. The trade information of any particular trade can be viewed by clicking the deal number (listed in the first column). Note: depending upon the status of the trade, certain links (Deal Number) may not be active.

By default the option displays the list of all types of trades (i.e. Outstanding, Realized, Offset, Marked For Settlement and Remittance) in descending order, i.e. the latest will be listed on the top. However the output can be filtered on the basis of the trade type. Use the “**Trade Type**” drop down list – Outstanding, Realized, Offset, Marked For Settlement or Remittance – to view a particular trade history.

The page contains 10 trades as per default setup, which can be changed to 5, 25, 50 or 100 using the “**Trade Per Page**” drop down list. The “**Next Page**” and “**Previous Page**” links can be used to browse through the pages.

Details pertaining to the single trade can be viewed by clicking the required deal number, appearing in the “**Deal #**” column, as shown in figure number 11.