

## Executive Summary:

Habib Bank Limited (HBL) is pleased to be given the opportunity to present its trade and cash clearing capabilities in Pakistan and overseas network.

With an extensive network in more than 15 countries, it is well positioned in the emerging trade and investment corridors across Asia, Africa and the Middle-East, HBL combines global capabilities with deep local knowledge to develop innovative products and services to meet the diverse and ever-changing needs of our customers.





Over the years, HBL has successfully built its business through a strong emphasis on client and market needs, a thorough understanding of the regulatory issues, and an expertise in developing operational and technological solutions. These factors have established HBL's reputation as a market leader in Pakistan.

The following proposal details the services HBL offers in Trade and Cash Clearing Area. HBL is committed to creating the best possible solution for you.









## Main features of our Trade Business:

- ◆ Extensive Network World-wide covering more than 15 countries
- ◆ Competitive Pricing
- ◆ Centralized Processing
- ◆ Dedicated Team comprising of a Relationship Manager, Business Development Manager, Customer Service Unit and Processing Unit.

HBL Location	Status	Major FI / Trade Products	Cash Clearing Services (Currency)
<p><b>Pakistan</b></p>  <p><b>SWIFT: HABBPKKA</b></p>	<b>Head Office</b>	<ul style="list-style-type: none"> <li>◆ Export LC Advising</li> <li>◆ Export Bill Negotiations &amp; Collections</li> <li>◆ Export Bill Discounting</li> <li>◆ Export LC Confirmation</li> <li>◆ Guarantees &amp; SBLCs</li> <li>◆ Unfunded Risk Participation (with local Pakistani banks only)</li> </ul>	<ul style="list-style-type: none"> <li>◆ PKR</li> </ul>
<p><b>Bahrain</b></p>  <p><b>SWIFT: HABBBHBM</b></p>	<b>Branch Office</b>	<ul style="list-style-type: none"> <li>◆ Export LC Advising</li> <li>◆ Export Bill Negotiations &amp; Collections</li> <li>◆ Export LC Confirmation</li> <li>◆ Export Bill Discounting</li> <li>◆ Guarantees &amp; SBLCs</li> <li>◆ FI Trade Loans</li> <li>◆ FI Syndications</li> <li>◆ Funded / Unfunded Risk Participation under MRPA</li> <li>◆ Risk Participation under MFA</li> </ul>	<ul style="list-style-type: none"> <li>◆ BHD</li> </ul>
<p><b>Bangladesh</b></p>  <p><b>SWIFT: HABBBDDH</b></p>	<b>Branch Office</b>	<ul style="list-style-type: none"> <li>◆ Export LC Advising</li> <li>◆ Export Bill Negotiations &amp; Collections</li> <li>◆ Export Bill Discounting</li> <li>◆ Export LC Confirmation</li> <li>◆ Guarantees</li> <li>◆ FI Trade Loans</li> </ul>	<ul style="list-style-type: none"> <li>◆ BDT</li> <li>◆ ACU Dollar</li> <li>◆ ACU Euro</li> </ul> <p>Through Bangladesh Bank</p>
<p><b>Belgium</b></p>  <p><b>SWIFT: HABBBEBB</b></p>	<b>Branch Office</b>	<ul style="list-style-type: none"> <li>◆ Export LC Advising, Confirmation</li> <li>◆ Export Bill Negotiations &amp; Collections</li> <li>◆ Export Bill Discounting</li> <li>◆ Guarantees &amp; SBLCs</li> <li>◆ FI Trade Loans</li> <li>◆ FI Syndications</li> <li>◆ Funded / Unfunded Risk Participation under MRPA</li> <li>◆ Risk Participation under MFA</li> </ul>	N/A

<p><b>China</b></p>  <p><b>SWIFT: HABBCNBU</b></p>	<p><b>Branch Office</b></p>	<ul style="list-style-type: none"> <li>◆ Export LC Advising</li> <li>◆ Export Bill Negotiations, Transfer &amp; Collections</li> <li>◆ Export Bill Discounting</li> <li>◆ Export LC Confirmation</li> <li>◆ Domestic LC in China</li> <li>◆ Guarantees &amp; SBLCs</li> <li>◆ FI Syndications</li> <li>◆ Irrevocable Reimbursement Undertaking</li> <li>◆ Invoice Financing</li> <li>◆ Funded / Unfunded Risk Participation under MRPA</li> <li>◆ Risk Participation under MFA</li> </ul>	<p>N/A</p>
<p><b>Maldives</b></p>  <p><b>SWIFT: HABBMVMV</b></p>	<p><b>Branch Office</b></p>	<ul style="list-style-type: none"> <li>◆ Export LC Advising</li> <li>◆ Export Bill Negotiations &amp; Collections</li> <li>◆ Export Bill Discounting</li> <li>◆ Export LC Confirmation</li> <li>◆ Guarantees &amp; SBLCs</li> <li>◆ FI Trade Loans</li> <li>◆ FI Syndications</li> <li>◆ Funded / Unfunded Risk Participation under MRPA</li> </ul>	<p>N/A</p>
<p><b>Mauritius</b></p>  <p><b>SWIFT: HABBMUMU</b></p>	<p><b>Branch Office</b></p>	<ul style="list-style-type: none"> <li>◆ Export LC Advising</li> <li>◆ Export Bill Negotiations &amp; Collections</li> <li>◆ Export Bill Discounting</li> <li>◆ Export LC Confirmation</li> <li>◆ Guarantees &amp; SBLCs</li> </ul> <p>Only below currencies to be accommodated for above transactions EUR, GBP, PKR, SAR and ZAR currencies</p>	<p>N/A</p>
<p><b>Oman</b></p>  <p><b>SWIFT: HABBOMRX</b></p>	<p><b>Branch Office</b></p>	<ul style="list-style-type: none"> <li>◆ Export LC Advising</li> <li>◆ Export Bill Negotiations &amp; Collections</li> <li>◆ Export Bill Discounting</li> <li>◆ Export LC Confirmation</li> <li>◆ Guarantees &amp; SBLCs</li> <li>◆ Funded / Unfunded Risk Participation under MRPA</li> </ul>	<ul style="list-style-type: none"> <li>◆ OMR</li> </ul>

<p><b>Singapore</b></p>  <p><b>SWIFT: HABBSGSG</b></p>	<p><b>Branch Office</b></p>	<ul style="list-style-type: none"> <li>◆ Export LC Advising</li> <li>◆ Export Bill Negotiations &amp; Collections</li> <li>◆ Export Bill Discounting</li> <li>◆ Export LC Confirmation</li> <li>◆ Guarantees &amp; SBLCs</li> <li>◆ FI Trade Loans</li> <li>◆ FI Syndications</li> <li>◆ Funded / Unfunded Risk Participation under MRPA</li> <li>◆ Risk Participation under MFA</li> </ul>	<ul style="list-style-type: none"> <li>◆ SGD</li> </ul>
<p><b>Sri Lanka</b></p>  <p><b>SWIFT: HABBLKLC</b></p>	<p><b>Branch Office</b></p>	<ul style="list-style-type: none"> <li>◆ Export LC Advising</li> <li>◆ Export Bill Discounting</li> <li>◆ Guarantees &amp; SBLCs</li> </ul>	<ul style="list-style-type: none"> <li>◆ LKR</li> </ul>
<p><b>Turkey</b></p>  <p><b>SWIFT: HABBTRIS</b></p>	<p><b>Branch Office</b></p>	<ul style="list-style-type: none"> <li>◆ Export LC Advising</li> <li>◆ Export Bill Negotiations &amp; Collections</li> <li>◆ Export Bill Discounting</li> <li>◆ Export LC Confirmation</li> <li>◆ Guarantees &amp; SBLCs</li> <li>◆ FI Syndications</li> </ul>	<p>N/A</p>
<p><b>U.A.E.</b></p>  <p><b>SWIFT: HABBAEAD</b></p>	<p><b>Branch Office</b></p>	<ul style="list-style-type: none"> <li>◆ Export LC Advising</li> <li>◆ Export Bill Negotiations &amp; Collections</li> <li>◆ Export Bill Discounting</li> <li>◆ Export LC Confirmation</li> <li>◆ Post Shipment Financing / Refinancing</li> <li>◆ Guarantees &amp; SBLCs</li> <li>◆ FI Trade Loans</li> <li>◆ FI Syndications</li> <li>◆ Funded / Unfunded Risk Participation under MRPA</li> <li>◆ Risk Participation under MFA</li> </ul>	<ul style="list-style-type: none"> <li>◆ AED</li> </ul>

<p style="text-align: center;"><b>UK</b></p>  <p style="text-align: center;"><b>SWIFT: HABGB2L</b></p>	<p><b>Subsidiary</b></p>	<ul style="list-style-type: none"> <li>◆ Export LC Advising</li> <li>◆ Export Bill Negotiations &amp; Collections</li> <li>◆ Export Bill Discounting</li> <li>◆ Export LC Confirmation</li> <li>◆ Guarantees &amp; SBLCs</li> <li>◆ FI Trade Loans</li> <li>◆ FI Syndications</li> <li>◆ Funded / Unfunded Risk Participation under MRPA</li> </ul>	<p>N/A</p>
<p style="text-align: center;"><b>Switzerland</b></p>  <p style="text-align: center;"><b>SWIFT: HSBLCHZZ</b></p>	<p><b>Branch of Subsidiary</b></p>	<ul style="list-style-type: none"> <li>◆ Export LC Advising</li> <li>◆ Export Bill Negotiations &amp; Collections</li> <li>◆ Export Bill Discounting</li> <li>◆ Export LC Confirmation</li> <li>◆ Guarantees &amp; SBLCs</li> <li>◆ FI Trade Loans</li> </ul>	<ul style="list-style-type: none"> <li>◆ CHF</li> <li>◆ EUR</li> </ul> <p>Via its SIX membership</p>

**NOTE:** Handling of above products are subject to Internal approvals