



HBZ
Sirat
PATH TO SUCCESS صراط



HBZ
Sirat
PATH TO SUCCESS صراط



HBZ
Sirat
PATH TO SUCCESS صراط

Branch Network

Westville
135 Jan Hofmeyr Road
Westville,
Durban, 3631
T: (031) 267 4400
F: (031) 267 11 90
Branch Code: 570 226

Durban
Suite #45
430 Peter Mokaba Ridge
The Atrium, 4001
Overport, Durban
T: (031) 271 2500
F: (031) 271 2525
Branch Code: 570 126

Pietermaritzburg
582 Chota Motala Road
Raisethorpe, 3201
Pietermaritzburg, KZN
T: (033) 397 8600
F: (033) 397 8622
Branch Code: 570 326

Fordsburg
25 Dolly Rathebe Road
Johannesburg, 2092
T: (011) 630 4600
F: (011) 630 46 11
Branch Code: 570 105

Lenasia
82 Gemsbok Str
Shop No.20
Signet Terrace
Lenasia, 1820
T: (011) 213 6540
F: (011) 213 6552
Branch Code: 570 137

Rosebank
First Floor
Oxford Corner
32A, Jellicoe Avenue
Rosebank, Johannesburg
T: (011) 380 8786
F: (011) 380 8700
Branch Code: 570 212

Laudium
Laudium Plaza, Tangerine St.
Laudium, 6th Street
Pretoria 0037
T: (012) 374 9500
F: (012) 374 0350
Branch Code: 570 145

Boksburg
Shop 34, Westwood Village
Corner of Atlas and
Phillips Street
Boksburg, 1459
T: (011) 841 0300
F: (011) 841 0303
Branch Code: 570 100

Vereeniging
13 Voortrekker Street
Vereeniging,
1939
T: (016) 430 2900
F: (016) 430 2909
Branch Code: 570 101

Polokwane, Limpopo
G28 Savannah Mall
Cnr Grimm & Thabo Mbeki Street
Polokwane, 0699, Limpopo
T: (015) 296 7700
F: (015) 296 7722
Branch Code: 570 110

SIRAT Shariah Forward Exchange Contract

SIRAT FEC is a Shariah compliant trade product for businesses that are involved in international trade to hedge their foreign exchange risk.



Shariah Forward Exchange Contract for International Trade

- Fixed Forward Exchange Contract.
- Fully And Partially Optional Forward Exchange Contract.

SIRAT Murabaha Financing

SIRAT Murabaha is a financing arrangement of sales transactions whereby the Bank purchases a commodity on behalf of the customer and sells it to the customer on cost-plus-agreed profit basis. The cost and profit margin is expressly disclosed to the customer. The Bank buys the commodity from a third party and sells it to the customer at an agreed price.

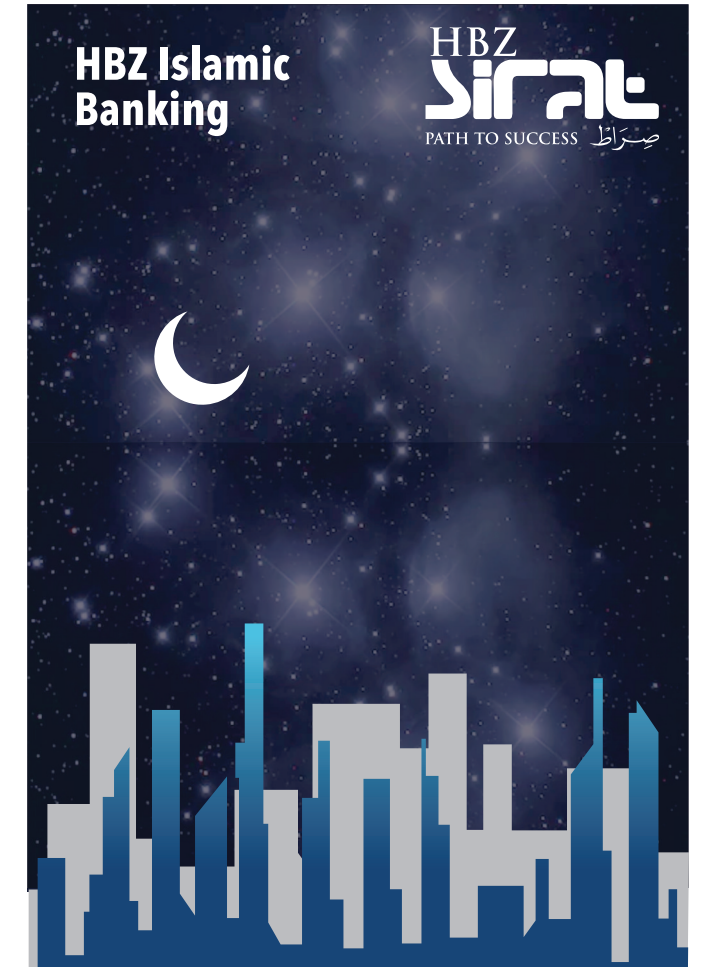


Trade Finance - Shariah Compliant Way

- For local purchase and import of raw materials and finished goods.
- Tenure: maximum up to 120 Days.

HBZ Islamic Banking

HBZ Sirat
PATH TO SUCCESS صراط




LOCAL BANK WITH
INTERNATIONAL EXPERIENCE

Tel: +27 31 267 4400
www.hbzbank.co.za

LOCAL BANK WITH
INTERNATIONAL EXPERIENCE

Tel: +27 31 267 4400
www.hbzbank.co.za

LOCAL BANK WITH
INTERNATIONAL EXPERIENCE

Tel: +27 31 267 4400
www.hbzbank.co.za

LOCAL BANK WITH
INTERNATIONAL EXPERIENCE

Tel: +27 31 267 4400
www.hbzbank.co.za



SIRAT Current Account

SIRAT Current Account is opened on the basis of “Qard” (i.e. debt) whereby the customer is a lender and the Bank is the borrower. The Bank does not provide any profit share and there is no overdraft facility.



A Banking Solution For All Your Financial Needs

- Customised Cheque book.
- No restrictions or limits on transactions.
- Web Banking.
- E-Statement.
- Online Access for real-time payment.
- Debit cards for individuals.

SIRAT Savings Account

SIRAT Savings Account is an account designed for savings and earn profit. It is opened on the basis of “Mudarabah”, where the Bank acts as “Mudarib” (i.e. Manager) and the Depositors are considered as “Rab-ul-Maal” (i.e. Depositor).



The Path To Prosperity

- No restrictions or limits on transactions.
- Web Banking.
- E-Statement.
- Online Access for real-time payment.
- Debit cards for individuals.

SIRAT Islamic Investment Certificates

Sirat Islamic Investment Certificates (SIIC) are issued on the basis of Mudarabah. The Bank is Mudarib (i.e. Manager) and depositors are Rab-ul-Maal (i.e. Depositors). SIIC is available with multiple tenures to suit investment requirements.



Brighter Future, Greater Growth

- Fixed Investment for 1, 3, 6, 12 months and above, with attractive profit on maturity.
- 1 year fixed investment with profit payable monthly.

SIRAT Diminishing Musharakah

Diminishing Musharakah is used for the purpose of financing assets i.e. Property, Vehicle and Machinery. In Diminishing Musharakah, the Bank and the Customer participate in joint ownership of the subject property / equipment or a commercial enterprise. The customer, as a lessee, uses the share of the Bank and pays rentals, and as a partner redeems the share of the Bank.



Commercial Assets Finance-Shariah Compliant Way

- Affordable repayment terms from one to five years.