



ITFA NEW MEMBERS

ITFA is pleased to welcome two institutions to its growing family:

Habib Bank AG Zurich, provide corporate, personal, private, and correspondent banking products, and offer a highly personalised service through their international network of branches, subsidiaries and affiliates. HBZ's core markets are Pakistan and Bangladesh, but they are also active in other countries in several continents such as Turkey, India, Vietnam, South Africa, among others. They are also present in numerous other locations such as Hong Kong, China, UK, UAE, Canada or Kenya to name a few, in addition to their core markets.

Mr. **Emdad Haider**, Head of Financial Institutions Switzerland, and Mr. **Luis Dezcallar Viegas**, Relationship Manager Associate, will be the main contact for ITFA matters.

HBZ provides a complete range of products and services through its ability to offer all the services that are expected from a large institution yet provide focused one-to-one relationships with its clients. These services are optimised and designed for individuals, owner-operated businesses, SMEs and corporates through the bank's international network and robust delivery channels.

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LSQ specialises in working capital finance and payment solutions, combining a fast and easy-to-use platform, on-demand payments and a data-driven understanding of credit and risk helping to maintain liquidity and minimize risk.

Chief Channel Development Officer, **Miguel Serricchio**, will be the main contact for ITFA matters.

Mr. Serricchio stated that LSQ has spent more than 25 years creating flexible programs to shorten the cash conversion cycles of companies of all sizes. LSQ provides both accounts payable and accounts receivable funding through one simple, easy-to-use interface.



International Trade
and Forfaiting Association

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