News Release

19 January 2017

INTRODUCING HSBC ELAISEE FUNCTION IN HSBC EASY PAY

A New Way to Send Red Packets for Chinese New Year

HSBC today launched HSBC eLaisee, a new functionality available in HSBC EasyPay, during the Chinese New Year for customers to send red packets and greetings digitally to their family and friends who are HSBC or Hang Seng online banking customers. To send eLaisee, HSBC customers have to download the new HSBC HK Mobile Banking app from official app stores by searching "HSBC HK".

HSBC eLaisee is available to all HSBC Easy Pay registered users to instantly send red packets from today to 15 February without additional registration. Senders can choose HKD20, HKD50, HKD100 or a custom amount of red packets, select a greeting message and give out red packets to a maximum of 18 receivers at a time. This is done simply through mobile phone numbers and is free of any service charges. The sender will receive SMS and email notifications when the red packets have been successfully transferred. Meanwhile, the receiver will receive an SMS notification with greeting message. Receivers are not required to register for the service, and the amount will be credited to the predefined HSBC/Hang Seng settlement accounts, and can change it anytime via our mobile banking app.

Greg Hingston, Head of Retail Banking and Wealth Management, Hong Kong, HSBC, said, "HSBC Easy Pay has been well-received by our customers since its launch and we are committed to continuing to improve its features. By expanding the functionality of our mobile banking app, HSBC eLaisee will provide our customers with the convenience of sending red packets without the need to exchange banknotes or use paper which also helps the environment."

HSBC launched HSBC Easy Pay, a peer-to-peer (P2P) payment service, on its mobile banking app on 26 September 2016. The service is available for HSBC Personal Internet Banking customers* who only need to register once with Security Device for the HSBC Easy Pay service on HSBC Mobile Banking. After verifying their mobile number and email address, they then select the account for sending and receiving money, set payment limit and accept service terms and conditions. They can then use Easy Pay to transfer funds to

This information is issued by

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Web: www.hsbc.com.hk
Incorporated in the Hong Kong SAR with limited liability.



any eligible HSBC or Hang Seng online banking customers using a smartphone and the recipient's mobile number.

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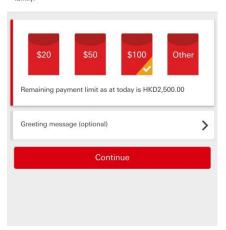
Notes to editors:

* HSBC Personal Internet Banking customers have to maintain at least one of the following accounts with HSBC or Hang Seng Bank Limited as the sole or 'either-to-sign' joint accountholder: HSBC Premier, HSBC Advance, Personal Integrated Account, HKD Statement Savings Account, HKD Passbook Savings Account, HKD Current Account, Super Ease Account, University Student Account, Cash Card account or Revolving credit facility account.

Step 1 : Select Lai See amount



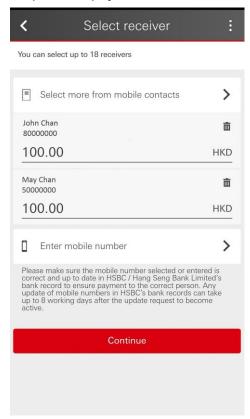
Happy Chinese New Year! Send Laisee to your friends and family.



Step 2: Select greeting message



Step 3: Add payee from mobile contacts



Step 4: Confirmation



SMS sent to receiver

HSBC: Kung Hei Fat Choy! Your friend/relative 8529000XXXX (LEE T* C*) is wishing you a happy Year of the Rooster and has sent you an HSBC elaisee which has been credited to your account 002-123XXX-001 You can log on to HSBC Mobile Banking to enquire about the transaction or change the receiving account for HSBC elaisee. Enquiry 22333000

The Hongkong and Shanghai Banking Corporation Limited

The Hongkong and Shanghai Banking Corporation Limited is the founding member of the HSBC Group, which serves around 46 million customers through four global businesses: Retail Banking and Wealth Management, Commercial Banking, Global Banking and Markets, and Global Private Banking. The Group serves customers worldwide from over 4,400 offices in 71 countries and territories in Europe, Asia, North and Latin America, and the Middle East and North Africa. With assets of US\$2,557 billion at 30 September 2016, HSBC is one of the world's largest banking and financial services organisations.

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