HSBC INTRODUCES A SOCIAL P2P PAYMENT APP TO HONG KONG

Easy to use and available to everyone

HSBC today announced PayMe, a simple and secure social payment app that allows HSBC and non-HSBC customers to transfer money with a personalized message to their family and friends instantly and for free. Customers will also be able to share and view the personalized messages with their friends.

PayMe will be available for anyone aged 18 or above, holding a valid Hong Kong Identity Card, a personal Hong Kong dollar Visa or MasterCard credit card*, and a Hong Kong dollar bank account issued by a licensed bank in Hong Kong.

Greg Hingston, Head of Retail Banking and Wealth Management, Hong Kong, HSBC, said, “Mobile payments via social media are growing rapidly as social networks have become an integral part of many people’s lives. We foresee customers will gradually turn to mobile payments as a quick, effective and trusted way of transferring and receiving money, as well as making purchases. We are pleased to launch PayMe, which brings secure mobile payments and social networking together. With PayMe, any Hong Kong resident can make simple and secure social payments to their friends and family in Hong Kong, regardless of which bank they use.

PayMe is a standalone mobile payment app which will be available for download from 8 February 2017 onwards in the Apple App Store** and Google Play™***. Customers can register for PayMe by simply providing their personal email address, mobile phone number and credit card details. Customers will also be able to register using Facebook Login^, for a faster experience. After registration, users can send money to their friends and family with just a few taps. With the social timeline feature, users can see the payment messages (but never the amount) shared by their friends and family.

PayMe has an exciting development roadmap ahead of it and we will be regularly releasing new features and enhancements as we listen to what our customers want. We expect the first special update to be announced in the next few weeks.

* Certain card conditions apply
** Must have a valid Apple ID
*** In the Google Play™ Terms and Conditions, you acknowledge that the software is available “as is” with equal rights to users of all races, colors, nationalities, and ethnicities. Google Play™ is a trademark of Google Inc.
^ Facebook Login is a trademark of Facebook, Inc.
PayMe will create a unique payment link, which can be sent to the recipient via WhatsApp, Messenger or SMS. The recipient can simply click on the link and collect the money, to either their own PayMe account or their bank account, after filling in a few details. Subsequently, the recipient will be able to receive payments by downloading and registering for the PayMe app, with instant crediting to their PayMe account.

Keeping your banking information safe and secure is important to HSBC. Customers also play a critical role in keeping their personal information protected. Here are some tips for safe use of PayMe:

- Do not store your username and password on your mobile handset or share them with anyone
- Avoid sharing your mobile device with others and use your own handset for log on
- Install updates and patches to your smartphone regularly, including upgrades/updates to your OS and other mobile applications. The application always works best on the latest OS version. Enable data encryption on your handset if possible
- Install anti-virus software and update it with latest virus definition files
- Install applications on your mobile device from trusted app stores only, and use only trusted Wi-Fi connections
- Set up auto-lock, passcode or fingerprint lock to prevent unauthorized access to your handsets and tablets
- If you lose your mobile phone, please contact Customer Service Hotline and report to us immediately

For more information on PayMe, please visit: [www.payme.hsbc.com.hk](http://www.payme.hsbc.com.hk)

* A valid Visa or MasterCard single currency Hong Kong dollar personal credit card issued by a licensed bank incorporated in Hong Kong (except corporate/business/private label/dual currency/UnionPay cards)

** Apple, the Apple logo, and iPhone are trademarks of Apple Inc, registered in the US and other countries. App Store is a service mark of Apple Inc.

*** Google Play™ is a trademark of Google Inc.

^Facebook Login is a service provided by Facebook.
Notes to Editor

Limits on account balance and top up value for HSBC and non-HSBC credit card holders

<table>
<thead>
<tr>
<th>Information required for registration</th>
<th>HSBC credit card holder</th>
<th>HSBC credit card holder</th>
<th>Non-HSBC credit card holder</th>
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<tbody>
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| Maximum account balance               | HKD3,000                | HKD100,000              | HKD100,000                  |
| Maximum daily top up amount           | HKD3,000                | HKD5,000                | HKD5,000                    |
| Maximum monthly top up amount         | HKD10,000               | HKD10,000               | HKD10,000                   |
| Maximum annual top up amount          | HKD25,000               | HKD100,000              | HKD100,000                  |
Send money to a new user
Receives money as a new user without PayMe

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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