

15 March 2018

**HSBC USES BIG DATA ANALYTICS TO HELP
HONG KONG BUSINESSES MAKE BETTER DECISIONS***New Smart Banking Platforms to be Launched This Year*

HSBC today announced that it is harnessing the power of big data to bring customers new insights into the foreign exchange market.

The new Business Internet Banking platform, which will be launched in April, will draw on big data analytics to give business customers fresh perspectives and tools when they are conducting FX transactions. For example, when a customer gets a real-time FX quote, a message will pop up in the FX Insights box with information about the percentage of HSBC business customers that have bought or sold that currency during a particular period. Or if a customer has completed transactions involving the same currency pair several times in the past six months, they will be asked if they want to set up automated FX switching to make their regular transactions simpler in future.

Terence Chiu, Head of Commercial Banking, Hong Kong, HSBC, said, “From sourcing raw materials to selling products, Hong Kong businesses deal with partners from different parts of the world every day, making foreign exchange transactions crucial to their daily operations. Our extensive customer base in Business Internet Banking enables us to use big data analytics to generate insights for customers, enabling them to make more informed decisions. HSBC will continue to invest in technology to make banking simpler, faster and better for customers.”

Alongside the launch of the new Business Internet Banking platform, customers will start to receive invitations to use the new Mobile app “Business Express” from late March. By downloading the new app, customers will be able to use biometrics (Touch ID) to log into their account and access new tools including Trade Transaction Tracker, Incoming and Outgoing funds tracker and virtual assistant “Ask Amy”.

The introduction of biometrics for HSBC's business customers in Commercial Banking follows its launch to Retail Banking and Wealth Management customers in April 2017. The new app will support both Apple and Android users.

Keeping our customers' banking information safe and secure is important to HSBC. Customers also play a critical role in protecting their information. Here are some tips for safe use Touch ID and internet banking:

- Avoid sharing devices with others and use your own handset or tablet to logon
- Set up auto-lock, passcode or fingerprint lock to prevent unauthorised access to your handset and tablets
- Customers should update their web browser to the latest versions to ensure more secure and smooth access to the new Business Internet Banking platform
- The Bank will not display a customer's personal information in emails or ask them to confirm any personal data by replying to emails
- If unusual screens pop up and/or the computer's response is unusually slow, please do not provide any personal details and/or credit card information and report the matter immediately to the Bank's Customer Services Hotline
- Customers should install anti-virus software and update it with latest virus definition files. HSBC provides anti-virus software to all Business Internet Banking customers for free

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Note to editors:

The Hongkong and Shanghai Banking Corporation Limited

The Hongkong and Shanghai Banking Corporation Limited is the founding member of the HSBC Group, which serves our 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 around 3,900 offices in 67 countries and territories in Europe, Asia, North and Latin America, and the Middle East and North Africa. With assets of US\$2,522bn at 31 December 2017, HSBC is one of the world's largest banking and financial services organisations.

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