

19 June 2018

**PAYME INTRODUCES HSBC BANK ACCOUNT TOP-UP &
HIGHER LIMITS***More Flexibility and Even Greater Payment Options*

HSBC announced today that PayMe users will be able to top up their e-wallet using their HSBC personal bank account starting later this week. Bank account top-up will enable users to add up to HKD30,000 per month to their e-wallet. By providing their Hong Kong residential address, PayMe users will be able to increase their monthly top-up limit to HKD50,000. These enhanced features provide greater flexibility for instant and free-of-charge money transfers between individuals, as well as for purchases in the near future. PayMe plans to extend the bank account top-up functionality to cover non-HSBC bank accounts in Hong Kong.

Greg Hingston, Head of Retail Banking and Wealth Management, Hong Kong, HSBC said, "We are pleased that PayMe is fast cementing its position as one of the most popular mobile payment apps in Hong Kong since we launched early last year. By enabling users to top up their PayMe wallet from their HSBC bank account, we hope to provide our existing users with more choices and flexibility, as well as cater to customers who might not have a credit card. Our PayMe team is now working to ensure the same seamless experience will be available for PayMe customers without an HSBC bank account, and we look forward to launching this soon."

HSBC customers can link one of their Hong Kong dollar personal accounts, including Passbook Saving, Integrated Account (Saving/Current), Statement Saving, Standalone Current, SuperEase Account and University Student Account, to PayMe, with the exception of joint accounts. To enjoy this added flexibility, users will be required to provide their email address, bank account holder name, bank account number and Hong Kong Identity card number for verification. Linking and topping up from an HSBC bank account is quick. Users will receive a push notification and email upon successful registration.

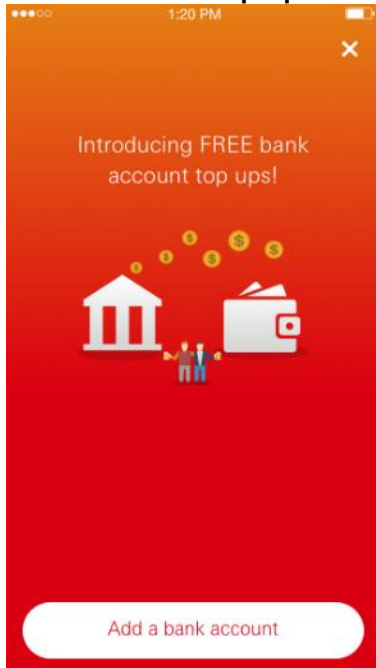
PayMe accepts top-ups through a HSBC personal bank account and any personal Hong Kong dollar Visa or MasterCard credit card, or a combination of both. For example, PayMe users can add a maximum of HKD30,000 to their e-wallet per month, with HKD25,000 from a HSBC bank account and HKD5,000 from a credit card.

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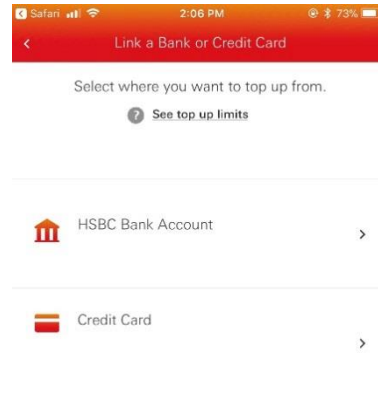
Note to editors:

(1) Steps to link an HSBC bank account to PayMe

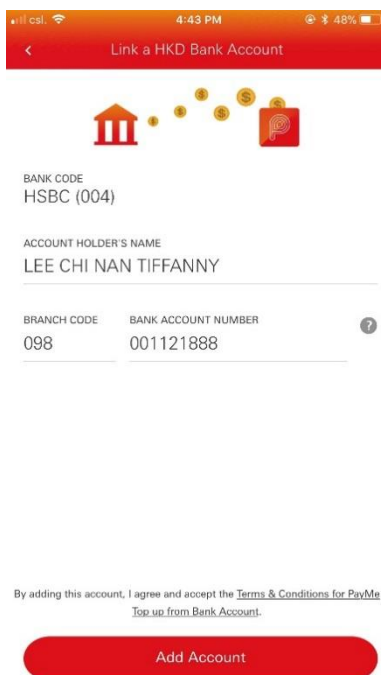
STEP 1: Press "Top Up" button



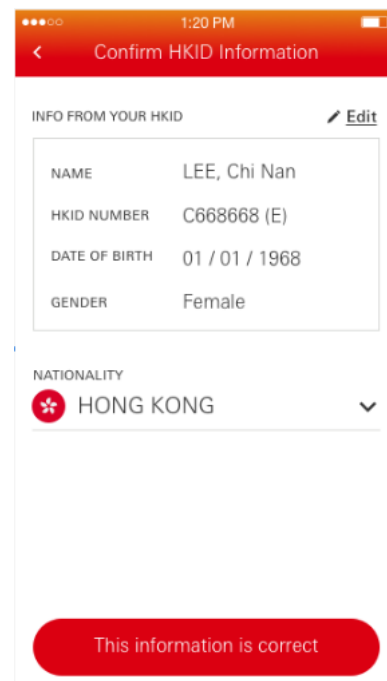
STEP 2: Select HSBC Bank Account



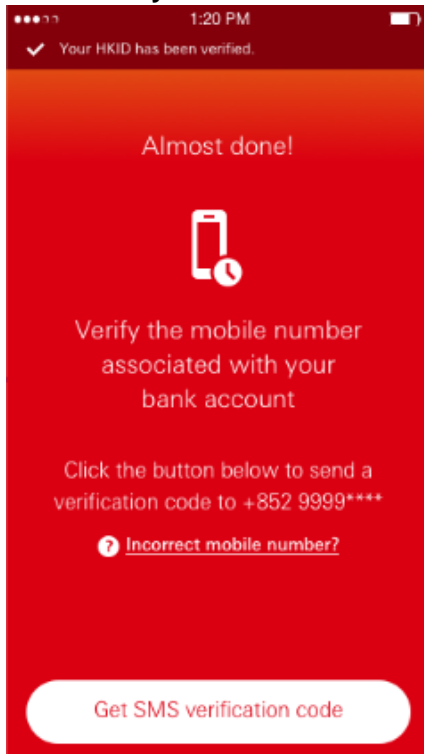
STEP 3: Fill in HSBC bank account details



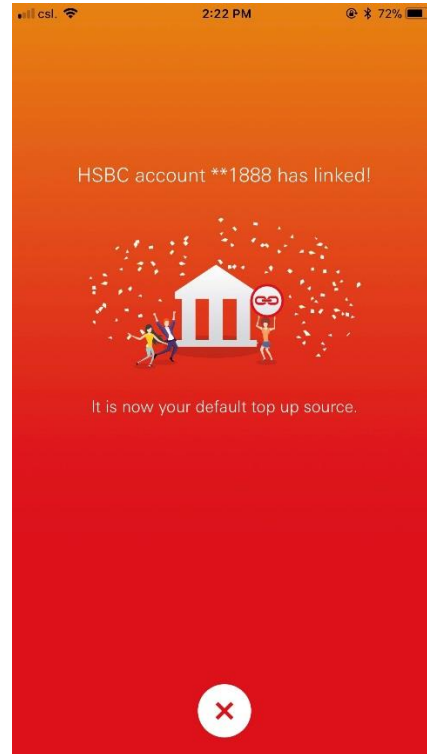
STEP 4: Upload HKID



STEP 5: SMS verification successfully

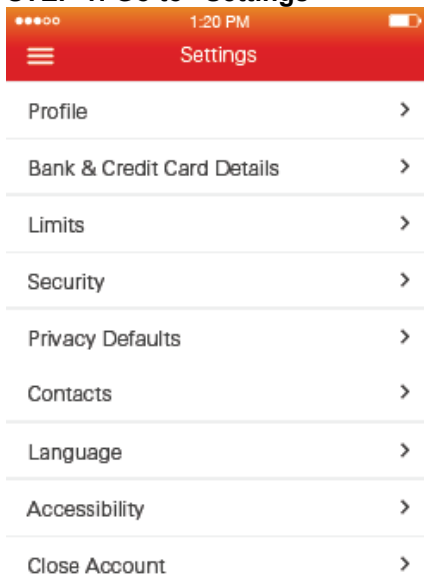


STEP 6: HSBC bank account linked

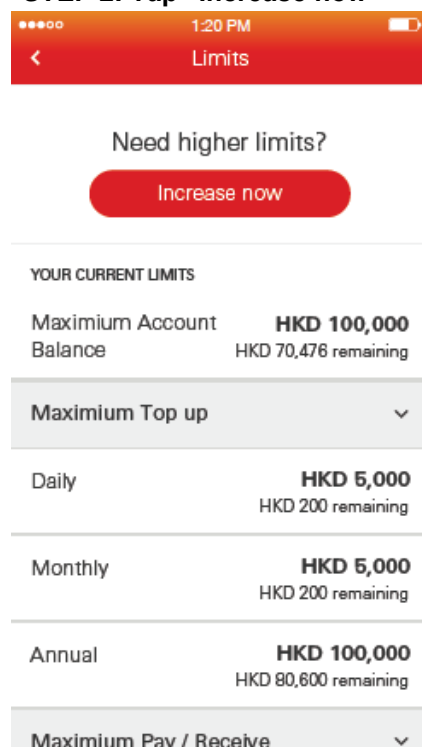


(2) Steps to increase limits by providing HK residential address and adding HSBC bank account for top up

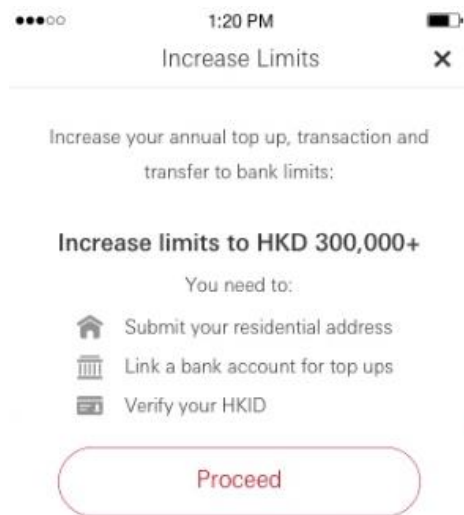
STEP 1: Go to “Settings”



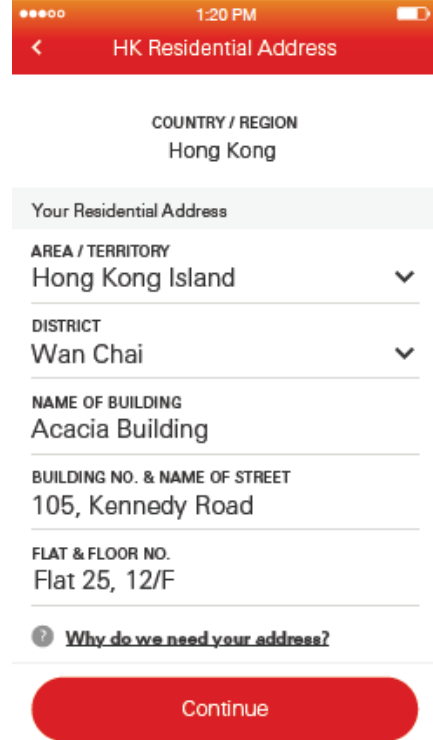
STEP 2: Tap “Increase now”



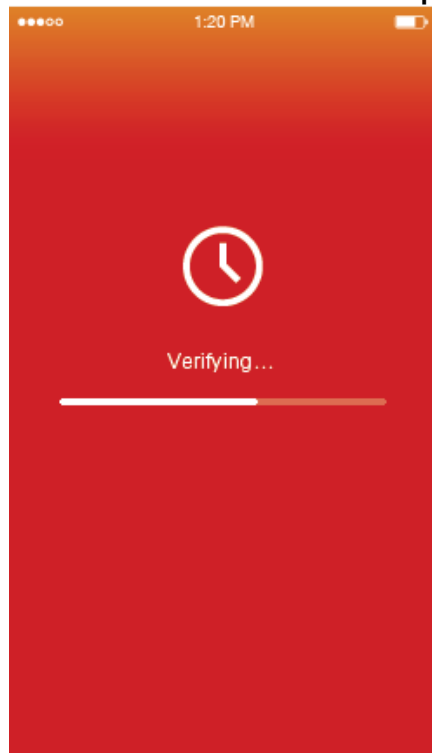
STEP 3: Tap “Submit HK Address”



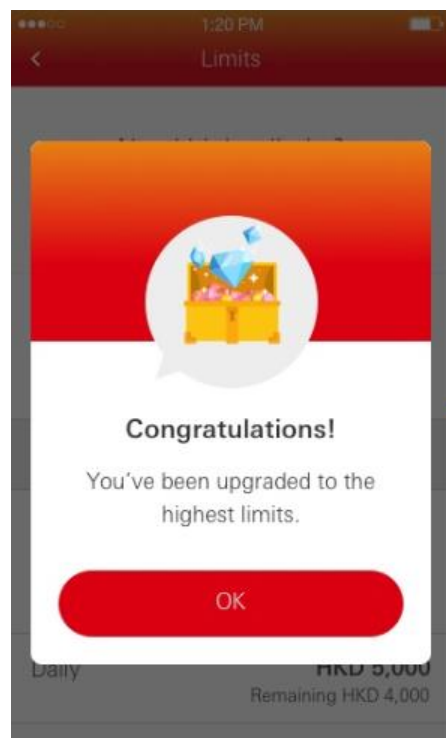
STEP 4: Enter details and tap “Continue”



STEP 5: Wait for the verification process



STEP 6: Once verified, press OK



Limits on account balance and top up value for bank accounts and credit card users:

	Transaction Thresholds	Users topping up from HSBC Credit Card, without HKID verification	Users topping up from any HK Credit Card or HSBC Bank Account, with verified HKID	Users topping up from HSBC Bank Account, with verified HKID and added HK residential address
	Maximum stored value	HKD 3,000	HKD 100,000	HKD 100,000
Daily	Maximum daily top-up value	HKD 3,000	HKD 5,000	HKD 20,000 <i>(max 5,000 from Credit Card)</i>
	Maximum daily fund-out value	HKD 3,000	HKD 5,000	HKD 20,000
Monthly	Maximum monthly top-up value	HKD 5,000	HKD 30,000 <i>(Max 5,000 from Credit Card)</i>	HKD 50,000 <i>(Max 5,000 from Credit Card)</i>
	Maximum monthly fund-out value	HKD 25,000	HKD 30,000	HKD 50,000
Annual	Maximum annual top-up value	HKD 25,000	HKD 100,000 <i>(max 60,000 from Credit Card)</i>	HKD 500,000 <i>(max 60,000 from Credit Card)</i>
	Maximum annual fund-out value	HKD 25,000	HKD 100,000	HKD 500,000
	Maximum annual peer-to-peer transaction limit (sending and receiving respectively)	HKD 25,000	HKD 100,000	HKD 300,000

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. HSBC Group serves customers worldwide from approximately 3,900 offices in 67 countries and territories in our geographical regions: Europe, Asia, North America, Latin America, and Middle East and North Africa. With assets of US\$2,652bn at 31 March 2018, HSBC is one of the world's largest banking and financial services organisations.

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