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.

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

STEP 1: Go to “Settings”

- Profile
- Bank & Credit Card Details
- Limits
- Security
- Privacy Defaults
- Contacts
- Language
- Accessibility
- Close Account

STEP 2: Tap “Increase now”

Need higher limits?

Increase now

YOUR CURRENT LIMITS

Maximium Account Balance: HKD 100,000
HKD 70,076 remaining

Maximium Top up

Daily: HKD 5,000
HKD 200 remaining

Monthly: HKD 5,000
HKD 200 remaining

Annual: HKD 100,000
HKD 60,000 remaining

Maximium Pay / Receive
STEP 3: Tap “Submit HK Address”

Increase your annual top up, transaction and transfer to bank limits:

Increase limits to HKD 300,000+
You need to:
- Submit your residential address
- Link a bank account for top ups
- Verify your HKID

Proceed

STEP 4: Enter details and tap “Continue”

COUNTRY / REGION
Hong Kong

Your Residential Address

AREA / TERRITORY
Hong Kong Island

DISTRICT
Wan Chai

NAME OF BUILDING
Acacia Building

BUILDING NO. & NAME OF STREET
105, Kennedy Road

FLAT & FLOOR NO.
Flat 25, 12/F

Why do we need your address?

Continue

STEP 5: Wait for the verification process

Verifying...

STEP 6: Once verified, press OK

Congratulations!
You’ve been upgraded to the highest limits.

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

<table>
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<th>Transaction Thresholds</th>
<th>Users topping up from HSBC Credit Card, without HKID verification</th>
<th>Users topping up from any HK Credit Card or HSBC Bank Account, with verified HKID</th>
<th>Users topping up from HSBC Bank Account, with verified HKID and added HK residential address</th>
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<tr>
<td>Maximum stored value</td>
<td>HKD 3,000</td>
<td>HKD 100,000</td>
<td>HKD 100,000</td>
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<tr>
<td>Maximum daily top-up value</td>
<td>HKD 3,000</td>
<td>HKD 5,000</td>
<td>HKD 20,000 (max 5,000 from Credit Card)</td>
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<tr>
<td>Maximum daily fund-out value</td>
<td>HKD 3,000</td>
<td>HKD 5,000</td>
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<tr>
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<td>HKD 30,000</td>
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<td>Maximum annual fund-out value</td>
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<td>HKD 100,000</td>
<td>HKD 300,000</td>
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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.

ends/all