

7 May 2025

HSBC REFRESHES MOBILE BANKING APP IN HONG KONG*Offering a new era of seamless and personalised digital banking*

HSBC announced today the launch of refreshed HSBC HK App, set to roll out by phases beginning mid-May 2025. This upgrade will transform how customer manage their daily finances, offering an intuitive and personalised digital banking experience.

In 2010, HSBC launched mobile banking services in key markets, including Hong Kong, as smartphones became increasingly popular. Over the years, mobile banking has emerged as a vital channel for customers to access HSBC's services. In 2024, the App recorded a 20 per cent increase in active users¹. Since the last major update in 2020, the HSBC HK App has continued to evolve with new features such as a streamlined 5-minute account opening process and a simplified Lite Mode for users less familiar with digital technology.

The latest upgrade represents a substantial investment, reinforcing HSBC's commitment to empowering customers through the advantages of digital banking.

Maggie Ng, Head of Wealth and Personal Banking, Hong Kong, HSBC, says: "As the leading bank in Hong Kong, we are also the most digitally accessible bank, servicing our customers 7x24. The HSBC HK App is a key customer touch point for HSBC. We remain committed to delivering cutting-edge technology that makes banking experience seamless and secure for everyone."

This is a customer-led revamp driven by the principles of co-creation and personalisation. Customers have been invited to participate in dedicated surveys and focus group discussions, where they share their insights to shape the development of the refreshed app. Based on their feedback, the refresh prioritises improved navigation and enhanced personalisation as essential benchmarks for delivering an excellent mobile banking experience.

Kazimierz Kelles-Krauz, Head of Digital Channels, Wealth and Personal Banking, Hong Kong, HSBC, says: "Mobile banking offers unmatched efficiency and convenience. In 2024, we introduced 463 new features to enhance our mobile banking experience. However, we recognise that many of them remain underutilised due to navigation challenges. The latest upgrade features a holistic redesign of our app's service journey and interface, ensuring easier access to the tools customers need to get the most from mobile banking."

What's new?

Seamless and personalised experience: The redesigned app navigation brings all key products and services right to the top of the screen, making them easily accessible with a simple swipe. The homepage also includes favoriting of accounts and customisation features, allowing for quicker actions and better service accessibility.

Quicker to get support: An always-on chatbot is located at the bottom of the screen, with speech-to-text feature and enhanced comprehension capability, offering quicker, more relevant assistance to customers.

More adaptable tech framework and improved performance: The app now features a more flexible tech framework, allowing for faster content updates and seamless integration of new features. This ensures a continually evolving service journey tailored to customer needs. The technology uplift also improves performance, translating to a more efficient and responsive user experience.

This marks the first stage of the 2025 revamp. In the second half of the year, the App will introduce more sophisticated financial planning capabilities, along with personalised features that offer tailored products and services based on customer habits and needs.

For details about the refreshed HSBC HK App, please visit:

<https://www.hsbc.com.hk/ways-to-bank/mobile-apps/banking/features/>

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Note to editors:

1. Active users refers to customers who login to HSBC HK App at least once in the calendar month.

Photo captions:



HSBC Hong Kong's Wealth and Personal Banking ("WPB") executives including (from the left) Brian Hui, Head of Customer Proposition and Marketing; Kazimierz Kelles-Krauz, Head of Digital Channels; Janet Pang, Head of Distribution; Sami Abouzahr, Head of Investments and Wealth Solutions; Zulqurnain Hasan, Head of Digital Platforms, celebrated the phased rollout of the newly refreshed HSBC Hong Kong App. This update was developed in response to customers feedback and contributions from various business lines within the WPB division at HSBC Hong Kong.

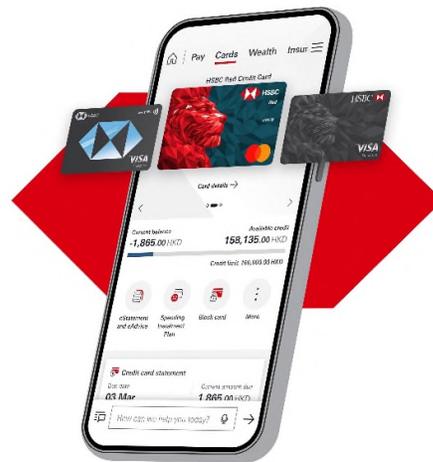
What we've freshened up in the HSBC HK App

Find your way from the top



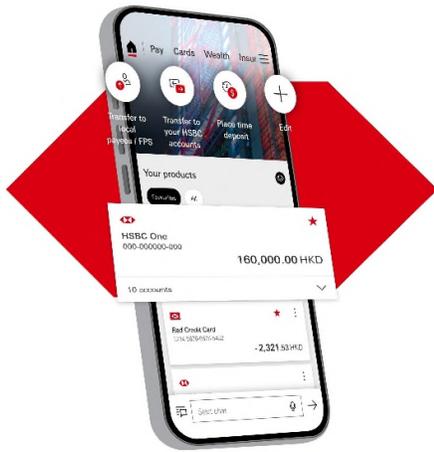
Access your homepage, payments, cards, wealth, and insurance through the menu bar. Swipe across to switch between tabs effortlessly.

All your cards in one place



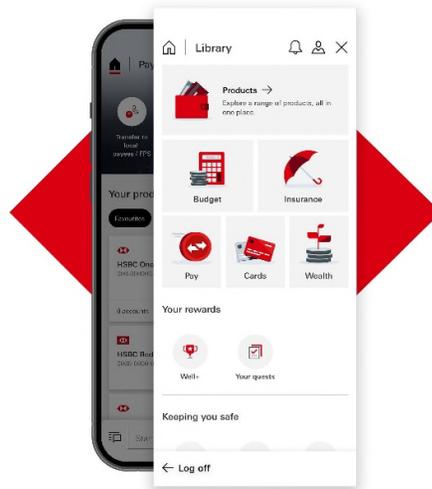
Stay organised and manage all your credit and debit cards with ease. Keep track of everything with just a few taps.

Customise your banking experience



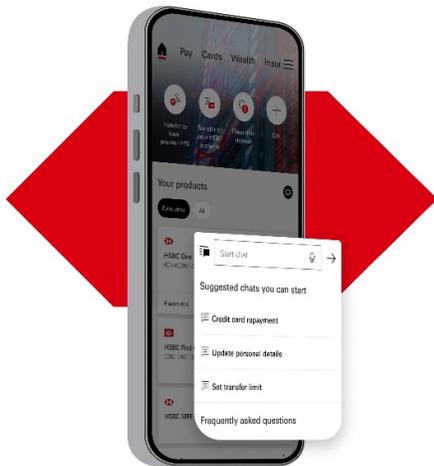
Tailor your homepage to your needs with favourite accounts and quick actions. Set limits, budgets, and more, all your way.

Get your financial needs in order



Our banking services in 'Library' are organised in a way that suits your daily needs.

Support at your fingertips



Whenever you need support, simply ping us on 'Chat with us'.

The Hongkong and Shanghai Banking Corporation Limited

The Hongkong and Shanghai Banking Corporation Limited is the founding member of the HSBC Group. HSBC serves customers worldwide from offices in 58 countries and territories. With assets of US\$3,054bn at 31 March 2025, HSBC is one of the world's largest banking and financial services organisations.

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