

22 July 2025

**HSBC CONTINUES TO INNOVATE MOBILE BANKING
EXPERIENCE WITH FRESH FEATURES***Enhancing Convenience And Security In The Recently Upgraded App*

- *Instant access to 24-months of transaction history*
- *One stop "Security & Fraud" tab for security settings and tips*
- *Online HSBC credits card comparison: features at a glance*
- *Seamless device switching with QR Code/ID documents*

Following its latest update in mid-May 2025, the HSBC HK Mobile App (HSBC HK App) further enhances its functionality with a range of new features designed to address customer needs and maximise the benefits of digital banking. These improvements focus on account management, security protection, product comparison, and mobile device housekeeping logistics.

Instant access to 24-months of transactions history

Starting today¹, HSBC Hong Kong personal customers can view all transactions in their savings / current / Wayfoong Statement Gold Accounts in past 24 months via HSBC HK App and Online Banking. Recent transaction history is now instantly available on the account information page, eliminating the pain of searching through e-Statements.²

The upgrade allows passbook account holders to fully utilise digital banking, providing 24/7 access to recent transaction details without the need for regular updates to their physical passbook. Previously, these customers using digital banking could only view the latest records not yet printed in their physical passbooks, limited to a maximum of 40 entries. If there were 41 or more transaction items, they would be consolidated into a single "net-back item" in both physical passbooks or on digital platforms. The process could take several days if customers request for details of individual transactions.

Through the HSBC HK App Lite Mode—designed specifically for less tech-savvy users, including the elderly—customers can also request a report of all historical transactions from the past seven years, which will be available in PDF format the next working day. For other integrated account holders, they can now access the last 24 months of transaction history on the account information page, compared to just two statement cycles previously.

Janet Pang, Head of Distribution, Wealth and Personal Banking, Hong Kong, HSBC, says: "Technology should act as an enabler, not an inhibitor, ensuring that everyone, including tech-averse customers, can fully benefit

from digital banking. However, some individuals may hesitate to transit from physical passbooks due to concerns about complexity. In the spirit of financial inclusion, our latest upgrade has significantly simplified the process of accessing historical account entries. We believe this enhancement will encourage passbook holders to migrate to mobile banking."

"Security & Fraud" tab

At HSBC, the security and protection of our customers is always a top priority. To support this commitment, the "Security and Fraud" tab has been established in the "Library" section of the HSBC HK App. This one-stop page allows customers to manage their security settings, complete a security checkup, and access relevant advice. The tab features a comprehensive digital security health checklist, enabling customers to perform a security health check that includes actionable suggestions for enhancing security and addressing potential risks.

Customers can also easily manage their personal profile and money security, such as checking digital banking activity records, updating biometrics and PIN settings, adjusting transfer and withdrawal limits, and reporting lost or stolen credit cards. Additionally, there are exciting new features in development, such as personalised fraud-specific messages and warnings.

Comparing different credit card features

One of the new and interactive features allows customers to instantly compare the propositions, benefits, and offers of different HSBC credit cards. Instead of sifting through lengthy service details, customers can easily identify the most suitable credit cards that align with their needs and provide the most relevant privileges.

This comparison function can be found in the "Cards and Instalments" section under "Products" in the "Library." It has been first introduced for credit cards, which are among the Bank's most popular products, with plans to extend the service to include other offerings in the future.

Seamless device switching

In Hong Kong, the average smartphone replacement cycle is approximately 2.5 years³. When upgrading to a new mobile device, customers must follow specific security procedures to set up the HSBC HK App. Recent service upgrades have simplified the process significantly. Customers can now simply scan a QR code from the HSBC HK App on their old device, or they can present an eligible HKID or passport⁴ if the old device is not immediately accessible. The entire procedure takes just a few minutes to complete, making device switching quick and hassle-free⁵.

Kazimierz Kelles-Krauz, Head of Digital Channels and AI, Wealth and Personal Banking, Hong Kong, HSBC, concludes: "Technologies will keep transforming our lives, but today's innovations can quickly become outdated. That's why we continuously enhance the HSBC HK App with new features, as part of our digital strategy to bring the best banking services right to our

customers' pockets. Going forward, we will prioritise user experience, security, and customer engagement to further improve our digital banking services.”

In mid-May 2025, HSBC rolled out the refreshed HSBC HK App by phases. All customers have now been successfully transitioned to the upgraded mobile banking app.

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Note to editors:

1. The service will be available by phases - HSBC HK App: 14 July 2025 (Full Mode), 13 August 2025 (Lite Mode); Online Banking: 3 August 2025.
2. Integrated account holders can continue to view up to seven years of statement history via HSBC HK App and Online Banking in PDF format.
3. Source: <https://www.go-globe.com/smartphone-usage-in-hong-kong-statistics-and-trends/>
4. Applicable to New Smart HKID (2018 version) and passports issued by Australia, Belgium, Canada, India, Ireland, Italy, Jersey, Mexico, Philippines, Singapore, South Africa, United Kingdom, United States, Vietnam, and Taiwan.
5. For details, please visit: <https://www.hsbc.com.hk/ways-to-bank/internet/security-key/#switch-device>

The Hongkong and Shanghai Banking Corporation Limited

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