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**HSBC SUPPORTS HONG KONG BUSINESSES WITH SUSTAINABILITY-LINKED FINANCING PATHWAY**

*\*\*\*Survey reveals over half of local companies plan to accelerate their sustainability efforts\*\*\**

HSBC has completed an upgrade of a Sustainability Improvement Loan to a Sustainability-Linked Loan for Concept 4 Ltd, a cosmetics and beauty accessories provider based in Hong Kong. This move demonstrates the Bank's approach to provide a wide spectrum of sustainable finance solutions that support businesses at every stage of their sustainability journey.

According to HSBC's Sustainability Pulse Survey<sup>1</sup>, while over half (54%) of Hong Kong companies plan to accelerate their sustainability efforts, many face barriers. Three in ten cite a lack of financial or non-financial incentives, and 24% point to the limited availability of financing options.

HSBC's Sustainability Improvement Loan allows mid-market and smaller companies to link the cost of financing to changes in their sustainability performance, offering potential interest rate reductions.<sup>2</sup> As businesses achieve their initial goals, HSBC offers an upgrade pathway to a Sustainability-Linked Loan, aligning borrowing cost with more ambitious targets.

**Alice Suen, Managing Director, Head of Sustainable Finance and Transition, Hong Kong, HSBC**, said: "Supporting businesses on their sustainability journeys requires comprehensive solutions—whether they are a smaller company just starting their transition or a larger corporation with advanced targets. By offering an accessible entry point like the Sustainability Improvement Loan and a clear path to more sophisticated financing, we empower companies to start their journey, transform their operations, and turn sustainability goals into tangible value."

The Sustainability Improvement Loan for Concept 4 Ltd tied the interest margin to their EcoVadis sustainability rating. After the company achieved the top-tier Platinum rating, HSBC supported an upgrade to a USD4.6 million sustainability-linked trade loan. This new financing moves beyond a single sustainability rating, aligning with Concept 4's progress in its sustainability journey and its measurable targets to reduce Scope 1, 2, and 3 carbon emissions across its value chain.

**Pascal Vieilvoye, CEO of Concept 4 Ltd**, said: "We are excited to complete our first Sustainability-Linked Loan with support from HSBC. We are reinforcing our commitment to embedding sustainability targets into our core operations and delivering measurable performance."

The Sustainability Pulse Survey also highlighted the share of Hong Kong companies allocating more than 10% of CAPEX to climate transition or related investments is expected to rise from 13% today to 26% over the next three years.

Competitive pressure is a key driver for acceleration in climate transition. More than one-third (36%) of Hong Kong companies cite the competitor landscape or risk of losing ground to peers as a major challenge—the highest among the six Asian markets surveyed.

HSBC launched the Sustainability Improvement Loan in September 2024 to help widen access to sustainable finance for mid-market and smaller businesses. Borrowers can choose to link the financing costs to their EcoVadis rating or Hong Kong Green Organisation Certificate (HKGOC) level.

From now until 31 December 2026, customers enrolled in the HSBC Sustainability Improvement Loan programme can enjoy exclusive purchase offers for electric vehicles and chargers from Schneider Electric Hong Kong and Zung Fu Group.<sup>3</sup>

For more details, please visit <https://www.business.hsbc.com.hk/en-gb/campaigns/hsbc-hong-kong-sustainability-improvement-loan>.

1. Survey methodology: The insights were collected from two comprehensive surveys conducted by FTI Consulting, on behalf of HSBC, in September 2025. The first survey captured perspectives from 1,651 senior business decision makers responsible for sustainability across companies in 12 global markets (Australia, France, Germany, Hong Kong, Mainland China, India, United Kingdom, Indonesia, Mexico, Singapore, UAE and the USA), conducted between 17th and 26th September 2025. The second survey gathered insights from 500 global institutional investors, conducted between 22nd September and 26th September 2025. Both audiences completed quantitative online surveys designed specifically for their respective sectors. Because of rounding of percentages, some sums may not equal 100%.
2. The interest rates may increase if the borrowers' scores decline.
3. Terms and conditions apply.

Reminder: "To borrow or not to borrow? Borrow only if you can repay!"

Today HSBC finances a number of industries that significantly contribute to greenhouse gas emissions. We have a strategy to help our customers to reduce their emissions and to reduce our own. For more information visit [www.hsbc.com/sustainability](http://www.hsbc.com/sustainability).

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**Note to editors:**

**The Hongkong and Shanghai Banking Corporation Limited**

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