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HSBC LAUNCHES NEW DIGITAL TRADE FINANCE SOLUTION TO HELP BUSINESSES UNLOCK WORKING CAPITAL FAST

HSBC today announced the launch of HSBC TradeCash, a new trade finance solution that enables customers to upload sales invoice data online and draw down a loan against it, helping them access working capital fast.

Accessible via HSBCnet and later via Business Internet Banking, the solution allows eligible customers to receive funds within minutes¹ once all required information has been submitted and approved online. With a paper-free process, businesses can reduce administrative effort and access working capital faster than traditional processes, which often involve multiple steps and can take up to 24 hours.

Hong Kong's recent trade momentum underscores why faster, more flexible working capital solutions are needed. In the first four months of 2026, the city's value of total exports of goods increased by 35 per cent year on year.² As export activity accelerates, businesses can face greater liquidity pressure from higher order volumes, making just-in-time access to funding increasingly important.

Aditya Gahlaut, Regional Head of Global Trade Solutions, Asia, HSBC, said: "Hong Kong's role as a hyper-fast free port means growth favours businesses that can unlock working capital from sales quickly. HSBC TradeCash helps sellers release cash tied up between invoicing and payment, so they can reinvest sooner, strengthen supplier-buyer relationships and scale with confidence. Trade finance is moving from paper-heavy processes to digital, more instantaneous solutions that match the pace of today's supply chains and payment cycles. As the number one bank in Hong Kong³, with around 30 per cent market share in trade finance⁴, we are committed to using our scale and expertise to make funding more responsive for our customers."

Working capital requirements are deepening amid a fast-evolving trade landscape, leading to a shift in capital allocation priorities among many businesses. A recent HSBC survey⁵ found that 92 per cent of Hong Kong businesses have recalibrated their capital allocation approach in response to increased volatility, while 91 per cent are actively increasing capital deployment in high-growth markets.

HSBC TradeCash helps address these challenges by providing a digital route to financing, enabling customers to bridge cash flow gaps when standard payment cycles are often 30 days or more. It also complements HSBC's

existing trade finance capabilities, including HSBC TradePay, a digital solution enabling customers to access finance and pay suppliers faster.

HSBC was named Best Service Provider, Trade Finance in Hong Kong at The Asset Triple A Treasure Awards 2026. This recognition reflects the Bank's continued focus on innovating trade solutions to keep pace with customers' evolving needs.

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Photo Caption



HSBC TradeCash enables customers to upload sales invoice data online and draw down a loan against it, helping them access working capital fast. Pictured here are Aditya Gahlaut, Regional Head of Global Trade Solutions, Asia, HSBC (left); Raluca Popa, Head of Global Trade Solutions, Commercial Banking, Hong Kong, HSBC (centre); and Ahbishek Chopra, Head of North Asia CIB (ex China), Global Trade Solutions, HSBC (right).

Note to editors:

1. The Bank will process a customer's loan application once all required information has been received. Processing times may vary depending on a customer's application circumstances.
2. Source: Census and Statistics Department's External merchandise trade statistics for April 2026 (https://www.censtatd.gov.hk/en/press_release_detail.html?id=5763)
3. Source: HSBC Asia Seminar for Investors and Analysts – HSBC Hong Kong presentation May 2026 (<https://www.hsbc.com/-/files/hsbc/investors/investing-in-hsbc/investor-events-and-presentations/2026/260520-hsbc-hong-kong-presentation.pdf>)
4. Source: HSBC Asia Seminar for Investors and Analysts – Asia CIB presentation May 2026 (<https://www.hsbc.com/-/files/hsbc/investors/investing-in-hsbc/investor-events-and-presentations/2026/260520-asia-cib-presentation.pdf>)
5. The independently commissioned survey was conducted in mid-March 2026, ahead of the annual HSBC Global Investment Summit. The full report is available here: HSBC: New Networks of Capital - The World Rewired (<https://www.business.hsbc.com/en-gb/insights/new-networks-of-capital-the-world-rewired>)

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

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 56 countries and territories. With assets of US\$3,306bn at 31 March 2026, HSBC is one of the world's largest banking and financial services organisations.

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