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**HSBC UNVEILS PORTFOLIO+: HONG KONG'S FIRST
RETAIL BANK-LED DIGITAL DISCRETIONARY INVESTING
WITH AUTOMATIC REBALANCING***ETF-based digital portfolio service managed by professionals – for busy
customers and beginners*

HSBC Hong Kong has launched “Portfolio+”, a digital discretionary portfolio management solution designed to make professionally managed investing more accessible to retail investors.

Retail investors often have limited time and experience to build a diversified portfolio and may be unsure of how or where to begin their investment journey. Portfolio+ gives eligible HSBC Hong Kong retail customers¹ digital access to discretionary portfolio management, an approach traditionally associated with private banking and wealth management services. The digital “invest myself” service provides customers with a diversified portfolio without having to select individual investments or make day-to-day investment decisions themselves.

Diversification is an important feature of the service. Portfolio+ uses exchange-traded funds (ETFs) to enable exposure to a range of markets and asset classes, rather than relying on a single stock or market. The portfolios are managed by HSBC's professional portfolio managers.

Winnie Ng, Head of Wealth and Premier Solutions, Retail Banking and Wealth, Hong Kong, HSBC, commented: “Portfolio+ is designed for customers who want to build their wealth but are held back by time constraints or uncertainty about where to start. Our goal is to democratise access to professionally managed investing through digital innovation, enabling a broader range of eligible customers to benefit from HSBC's investment expertise and disciplined approach.”

Another key benefit is automatic rebalancing. HSBC's professional portfolio managers monitor the markets and rebalance the portfolio to keep allocations aligned with the customer's chosen strategy and risk profile. This supports investment discipline, helps prevent portfolio drift, and reduces the need for customers to track markets or make buy-and-sell decisions themselves.

Janet Pang, Head of Retail Business, Retail Banking and Wealth, Hong Kong, HSBC, said: “We're building wealth capabilities that fit into everyday life—on mobile, on demand and easy to act on. Portfolio+ aligns with our commitment to empower customers throughout their investment journey, even without a relationship manager. It offers simple digital access to professional portfolio management, while those seeking more sophisticated

support can continue to work with a relationship manager. Together, this provides holistic support for customers with different needs and preferences.”

Portfolio+ is available on the HSBC HK App, giving customers 24/7 access and putting the power of banking in their pocket. To start the investment journey, eligible customers can:

- Choose from Growth, Enhanced Income and Sustainable strategies to support different goals and purposes, create one or multiple portfolios using different strategies. An optional Future Trends Stocks add-on is available for selected strategies and risk levels. (Performance of portfolios will vary depending on strategy and risk profile. For reference, year-to-date gross return for Growth Risk Level 3 was +7.6 per cent as of 30 Sep 2026²)
- Choose a risk level between 1 and 5 (where applicable)
- Start with an initial investment of HKD10,000 or more, with additional investment from HKD1,000
- Check holdings, performance, and portfolio rebalancing updates anytime in the app
- Enjoy professional services by paying a single, tiered platform fee³ of 0.5 per cent to 0.8 per cent per annum based on assets under management, charged monthly⁴

The launch of Portfolio+ marks HSBC's latest effort to further strengthen its wealth management solutions. It extends the bank's offering from traditional “invest with me” and “invest myself” services to “invest for me”. Together, these capabilities give customers greater flexibility to combine professional portfolio management with self-directed investment choices, according to their needs and preferences.

Portfolio+ also complements existing digital services such as Future Planner on the HSBC HK App, along with self-directed channels for securities, bonds, unit trusts, and gold trading. It sits alongside the Wealth Portfolio Intelligence Service, an all-in-one tool for HSBC Premier customers to optimise their portfolios and understand relevant investment risks—whether on their own or together with a relationship manager.

For more about Portfolio+, please visit:

<https://www.hsbc.com.hk/investments/products/portfolio-plus/>

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Disclaimer:

Investment involves risk. Past performance is not a reliable indicator of future results. For more details refer to the Portfolio+ Terms & Conditions.

Photo Caption



HSBC launches Portfolio+, democratising discretionary portfolio management by bringing a service traditionally associated with private banking to eligible retail investors in Hong Kong. In the picture (from the left): Winnie Ng, Head of Wealth and Premier Solutions, Retail Banking and Wealth, Hong Kong, HSBC and Janet Pang, Head of Retail Business, Retail Banking and Wealth, Hong Kong, HSBC.



HSBC launches Portfolio+ today. Pictured here are: Winnie Ng, Head of Wealth and Premier Solutions, Retail Banking and Wealth, Hong Kong (second left), HSBC and Janet Pang, Head of Retail Business, Retail Banking and Wealth, Hong Kong, HSBC (second right), and the Digital Wealth team.

Note to editors:

1. Customers with an HSBC investment account and completed Risk Profiling Questionnaire are eligible to invest via Portfolio+, subject to meeting all applicable eligibility and suitability requirements in the HSBC HK app.
2. Gross performance is calculated before deduction of the Portfolio+ platform fee. Performance is calculated at strategy level for periods since inception on 8 Dec 2025, using the market prices of the investments held and the strategy's allocations, including any changes during the period shown. Individual client returns may differ due to the timing of investments, contributions, withdrawals, fees and rebalancing. Past performance is not a reliable indicator of future results. For details of fees, performance, features and risks for each Portfolio+ strategy, please refer to the Portfolio+ website.
3. Underlying ETF expenses and applicable foreign exchange costs are separate costs reflected in investment performance.
4. Customers investing via Portfolio+ will not pay a platform fee up to 31 December 2026. Platform fees will apply from 1 January 2027. Terms and conditions apply.

The Hongkong and Shanghai Banking Corporation Limited

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