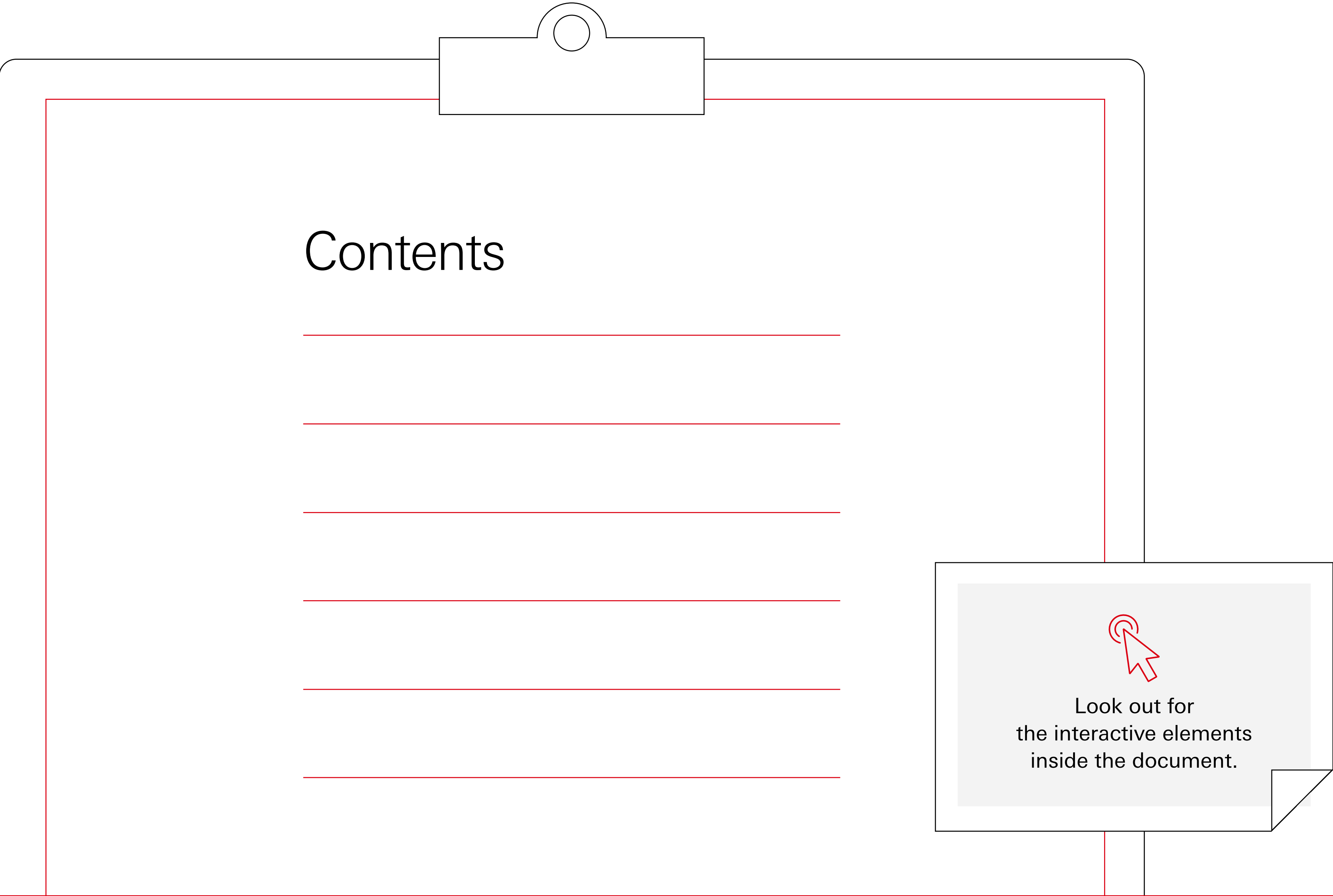




Greater bay, greater opportunities

Explore how we can help you thrive in the Greater Bay Area





About the GBA

- ◆ The Guangdong-Hong Kong-Macao Greater Bay Area ('Greater Bay Area', or 'GBA') is an initiative that joins the two Special Administrative Regions, Hong Kong and Macao, with nine cities in Guangdong – Guangzhou, Shenzhen, Zhuhai, Foshan, Zhongshan, Dongguan, Huizhou, Jiangmen and Zhaoqing – to form an international first-class bay area for life, work and travel.
- ◆ The vision of the GBA is to promote infrastructure connectivity, market integration, international cooperation and the development of the region into a global hub for technology, finance, healthcare, sustainability and innovation.
- ◆ Supporting businesses and customers in the GBA is our key priority. As one of the leading international banks in the GBA, HSBC is in prime position to be a super-connector of opportunities and help our clients thrive in the region.
- ◆ Read on to see how we can help you and your business capitalise on the vast potential of the GBA.

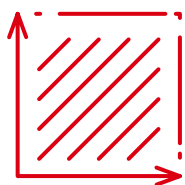


Key statistics



Population in 2023

Approx. **87** million



Land Area

Approx. **55,850** sq km



Combined GDP in 2023

Approx. **USD1.9** trillion



Estimated GDP in 2030

Approx. **USD4.6** trillion

Source: Hong Kong Trade Development Council, 31 August 2022

About the GBA

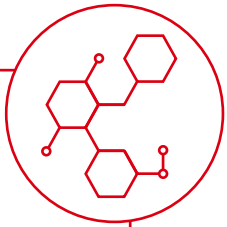
The GBA was **home to 22 Fortune Global 500 companies** in 2024

Source: Fortune



The Shenzhen-Hong Kong-Guangzhou **science and technology cluster** is ranked **second** globally, according to the Global Innovation Index 2024

Source: World Intellectual Property Organization



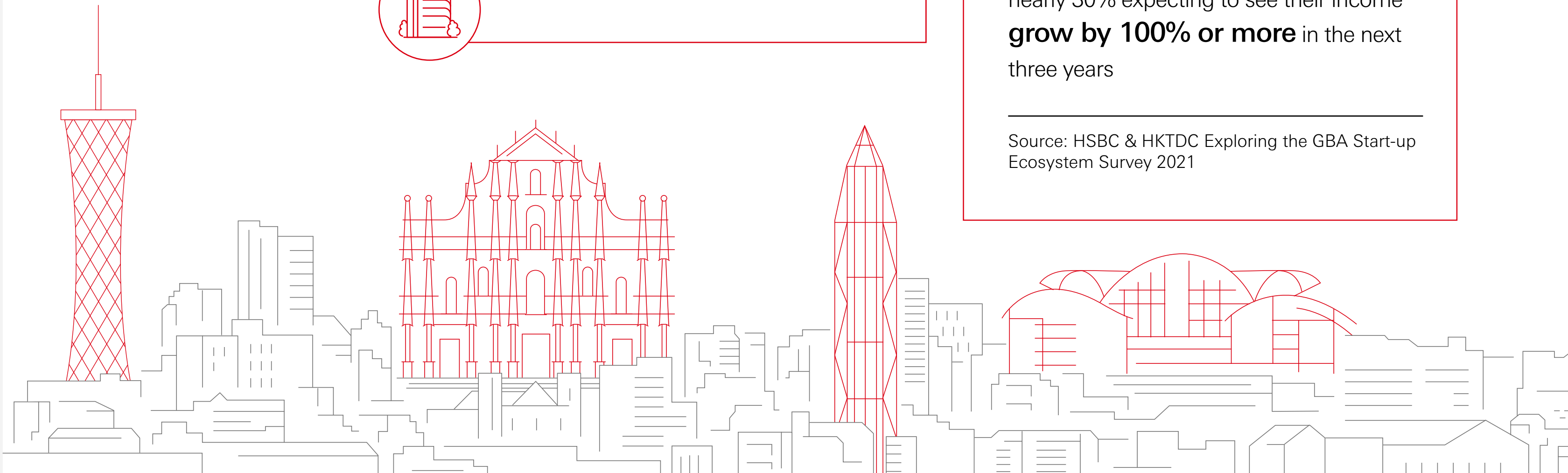
The GBA is home to **70 unicorns** as of 2023, among which five of them are valued at over RMB100 billion

Source: Hurun Research Institute



Start-ups in the GBA are optimistic about their future prospects. **Over 70%** expect their business revenue to **grow by more than 25%** within the next three years. Amongst these, the **biotech start-ups** have the fastest anticipated growth, with nearly 30% expecting to see their income **grow by 100% or more** in the next three years

Source: HSBC & HKTDC Exploring the GBA Start-up Ecosystem Survey 2021



Our presence

Over 155 years
of operation in the
region

**One of the leading
international banks**
in Hong Kong and in
the Pearl River Delta

With a strategic
presence throughout
the GBA, we are well-
positioned to serve as
a **super-connector of
opportunities** in the
region.

GBA office
with dedicated
teams

**Extensive
branch network**
in Hong Kong, Macao and
20 prefecture-level cities in
Guangdong province

Our presence

Prestigious GBA awards and accolades



Bloomberg Businessweek/ Chinese Edition Financial Institution Awards 2024

Excellence Performance in GBA Bank – ESG Sustainability of the Year
Excellence Performance in GBA Bank – Bank of the Year



Euromoney Greater Bay Area Awards 2024

Best International Bank for the
Greater Bay Area




Asiamoney Greater Bay Area Awards 2023

Best International Bank for the
Greater Bay Area

How we can support your growth in the GBA

We understand running a business isn't easy. The interactive list on the right provides a glimpse of the day-to-day needs of companies that are starting out, looking to expand or seeking to grow their businesses in the GBA.

 Click on the buttons to explore how we can support your journey, every step of the way.

Growth

1 Opening a business account



We need to do business in the GBA – but opening a business bank account seems like a complicated and lengthy process.

Can I open an account with HSBC Hong Kong when I am in mainland China?

Growth

3

How we can support you

◆ Account Connect

GBA customers in Hong Kong and mainland China can use our dedicated online platform to open a business account, with instant access to support and a wide range of offerings

◆ Remote account opening via video conference

If you are unable to visit Hong Kong, you can open a Hong Kong business account through video-conferencing facilities and signature witnessing, with assistance from our dedicated branches in mainland China

Client testimonial

“Backed by a depth of knowledge about the needs of businesses operating in cross-border environments such as the GBA, HSBC provides customers with efficient and smooth account opening services. HSBC allows customers in mainland China to open an HSBC Hong Kong business account using video conferences with assistance from one of their designated branches in mainland China to complete the witnessing and signatures in as little as seven days*.”

Ren Manning
Founder, Eagle & Bear

* Actual time required may vary due to operational arrangements and internal procedures.

2 Making cross-border payments



Are there any efficient, low-cost cross-border fund transfer solutions in the market?

Can I manage my account efficiently and check the status of my payments at any time, anywhere?

Can I reduce the risk of exchange rate fluctuations when making cross-border payments?

Growth

3

How we can support you

◆ Payment Connect

We provide an efficient borderless payment experience, with payment from HSBC Guangdong to HSBC Hong Kong processed in as little as two minutes

◆ Multiple e-banking platforms

Our convenient, one-stop platforms – including HSBCnet, Business Internet Banking, the HSBC Business Express mobile app and WeChat – allow you to easily make and receive cross-border payments, check the status of payments, upload transaction documents and manage your HSBC business accounts in the GBA

◆ HSBC Evolve

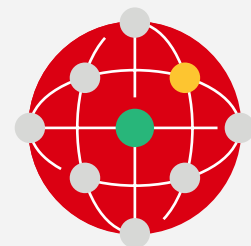
Our FX trading e-platform, which supports 1,500 currency pairs, gives you a smarter way to exchange currencies across global markets and manage FX risk effectively – 24 hours a day

Client testimonial

“HSBCnet’s one-stop platform helps us integrate our Group’s accounts in the GBA and around the world, and handle fund transfers easily. HSBC’s cross-border payment solutions also allow us to process remittances and transfers between mainland China and Hong Kong efficiently and quickly. We also use HSBC Corporate Cards to pay suppliers in different regions, effectively managing our funds and cash flow.”

Shenzhen Olightworld

3 Seeking international investors



How can I access international investors as a company operating in the GBA?

Growth

3

How we can support you

◆ Global network

Our international network facilitates introductions to investors

◆ Super-connector

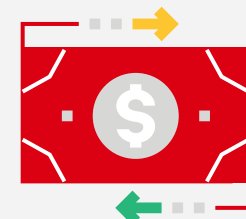
We act as a super-connector of international funding opportunities for our GBA customers

Client testimonial

“As a global developer of novel oncolytic virotherapies, we are keen to promote internationalisation. HSBC’s global corporate accounts and online banking services allow us to deploy funds from overseas investors to our subsidiaries in a timely manner. By working closely with HSBC Hong Kong and HSBC China, foreign exchange funds can be successfully settled and allocated to our Shenzhen and Shanghai subsidiaries, which also satisfies our capital management compliance requirements by reducing FX risk while at the same time improving our financial efficiency.”

Chris Huang
CEO, ViroginBiotech

4 Raising operational funds



Where can I find reliable sources of funding to support my business growth in the GBA?

With the growing focus on a greener Greater Bay Area, how can I get financial support for sustainable opportunities?

Growth

3

How we can support you

◆ Credit Connect

We provide flexible allocation of pre-approved credit limits for your business entities in the GBA

◆ Tailored financing solutions

Our guidance and tailored onshore and offshore financing solutions are based on a deep understanding of the needs of GBA businesses

Client testimonial

“The GBA is a fast-growing and dynamic business environment. HSBC fully understands the needs of businesses like ours operating in the region, and provides us with comprehensive financing solutions both onshore and offshore. This gives us access to capital to respond to market changes and capture emerging opportunities with greater flexibility.”

Linda Li
CEO, Top Ideal

5 Staying on top of market and industry insights



How can I keep abreast of the latest industry insights and be part of the local business ecosystem to drive sustainable growth in the GBA?

Growth

3

How we can support you

- ◆ **Service Connect**
Our dedicated GBA service team helps with your enquiries, and the HSBC GBA WeChat Mini Programme gives you access to the latest industry insights in the GBA
- ◆ **Business knowledge and resource**
We provide a digital community platform for SMEs to share insights and knowledge

Client testimonial

“We used HSBC’s digital community platform to discover an opportunity to set up a storefront on the Wal-Mart online platform. Not only were we able to clearly understand the related requirements and begin selling on this platform quickly, but the platform also provided us with practical insights and helped us expand our international presence. HSBC’s platform has proven an excellent resource for connecting cross-border e-commerce businesses to opportunities overseas.”

Xu Weifeng
General Manager, Royo Limited

Our products and solutions in the GBA

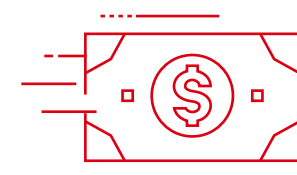
To better connect businesses to the opportunities in the GBA, we're investing in our digital infrastructure and cross-border products. Learn about how the range of products below can provide you with a seamless banking experience and help you unlock your business potential for growth in the GBA.



Account Connect

- ◆ Seamlessly open an HSBC Hong Kong business integrated account with video-conferencing while you are temporarily unable to visit Hong Kong

Learn more:
business.hsbc.com.hk/gba-account-connect



Payment Connect

- ◆ Enjoy a quick and cost-efficient borderless payment experience
- ◆ Make payments within the GBA in as little as two minutes and track your payment status on the go

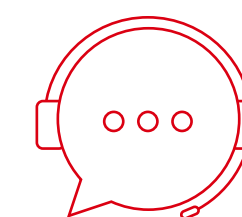
Learn more:
business.hsbc.com.hk/gba-payment-connect



Credit Connect

- ◆ Satisfy the intra-group cross-border financing needs of your member companies operating in the GBA
- ◆ Flexibly allocate pre-approved credit limits in your business entities in the GBA in as little as one business day

Learn more:
business.hsbc.com.hk/gba-credit-connect



Service Connect

- ◆ Contact our dedicated GBA service team with enquiries via a GBA hotline and Live Chat
- ◆ Use the HSBC GBA WeChat Mini Programme to stay abreast of the latest GBA market insights

Learn more:
business.hsbc.com.hk/gba-service-connect



Trade Connect

- ◆ Faster, more efficient and digitised trade financing services for businesses in the GBA
- ◆ Submit and export Documentary Credit documents at our branches in Guangdong province, saving time on delivery and financing

Learn more:
business.hsbc.com.hk/gba-trade-connect

Products and solutions

Our products and solutions in the GBA (Cont')

Credit and Lending

We provide financing solutions for onshore and offshore businesses:

- ◆ Working capital finance
- ◆ Asset and structured finance
- ◆ Project finance
- ◆ Other cross-border financing solutions



Global Payments Solutions

Operate more efficiently with:

- ◆ Cost-effective payment solutions
- ◆ USD and HKD outward telegraphic transfers within the GBA in as fast as two minutes*
- ◆ eTax services
- ◆ GBA payroll services
- ◆ Proactive payment tracking

Digital cash management solutions:

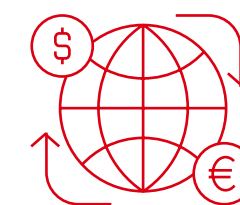
- ◆ HSBC Business Collect – a real-time omni-collect payment solution for businesses
- ◆ Enhancement of Customer Documents Gateway on HSBCnet



Global Trade and Receivables Finance (GTRF)

Using our strong connectivity and geographic footprint, we can structure international solutions for our trade customers:

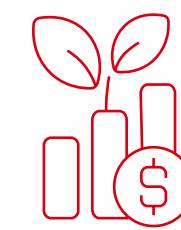
- ◆ Trade services
- ◆ Receivables Finance
- ◆ Guarantees
- ◆ Digital trade and finance
- ◆ Supply chain finance
- ◆ GBA single point of contact
- ◆ China Document Direct (ChDD)



Sustainable finance

We support customers investing in sustainable initiatives and business models:

- ◆ Green bonds/loans
- ◆ Social bonds/loans
- ◆ Sustainability-linked bonds/loans
- ◆ Hybrid Taxi Programme



* This feature is only available for non-resident corporate clients of HSBC China

Contact us

The GBA can provide your business with a world of opportunities. We are committed to ensuring you realise these opportunities by providing you with tailored banking solutions for every step of the way.

To find out more about our products and insights in the GBA, visit www.business.hsbc.com.hk/gba

If you're looking for opportunities for growth in the GBA, please:

Reach out to your HSBC Relationship Manager

Or

Call our hotline on +852 2748 8288, press #, 7, 1 after language selection

You can also visit our GBA WeChat Mini Programme by searching for “汇丰大湾区企业服务” on your WeChat app.

Contact us

Disclaimer

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

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