

Welcome to BusinessVantage –
The comprehensive banking solution
to improve your business efficiency

BusinessVantage

product guide

All-round and reliable banking support helps you improve your business efficiency. With a thorough understanding of your business needs, we bring you BusinessVantage, a complete banking solution comprising deposit services, payment solutions, credit facilities and investment services that will help your business run smoothly.

For Business Integrated Account General Terms and Conditions, please visit

www.business.hsbc.com.hk/en-gb/tnc

or contact us for details.

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A quick guide to BusinessVantage

6 easy steps to manage your account if it is applied in HSBC Business Centre



Step 1:

Receive an SMS and/or email confirmation for account opening.



Step 2:

Check if you have received the account service tools.

Account Service Tools Checklist for authorised user of optional service:

Business Internet Banking Activation SMS*

Sent to the mobile phone number you registered with the bank



Application ID*

Sent to the email address you registered with the bank



Cheque book(s)

Mailed to your correspondence address



eStatement PIN (for Investment Accounts)

Mailed to your correspondence address



*Not applicable to non-Mobile Security Key users, they will receive these items instead:

(i) Business Internet Banking PIN; (ii) Security Device; and (iii) Authentication code SMS only if they haven't received (i) and (ii) during the business account application at branch.



Step 3:

Complete your first-time registration for Business Internet Banking. Please refer to the Business Internet Banking registration guide at business.hsbc.com.hk/new-BIB or scan the QR Code now.



Step 4:

Download HSBC HK Business Express mobile app and follow us on WeChat (HSBCHKBusiness) to stay on top of your account on the go.



Step 5:

Activate Mobile Security Key in HSBC HK Business Express mobile app, to log on to Business Internet Banking and make payments via the app without a physical Security Device.



Step 6:

Place a minimum deposit of HK\$10,000 or foreign currency equivalent of US\$1,000 to activate your account.

Digital banking solutions

Let us fuel your business growth with our innovative banking services.
Please scan the QR Code to check out all available digital banking solutions.



Stay on top of your account on the go



Business Internet Banking:

Easy access to your account and new tools including activity tracker, business insights and offers that are tailored to your business.



HSBC HK Business Express mobile app:

Comprehensive banking app that enables you to securely and easily manage your accounts, make local and foreign currency transfers, make enquiries, and many more.



Mobile Security Key (MSK):

MSK in the HSBC HK Business Express mobile app turns your mobile phone into a security device for a straight-through logon to your company account and payment confirmations, on both Business Internet Banking and the mobile app.



WeChat banking and notification service:

You can now check your business account balance, incoming fund transactions, commercial card information, and receive designated transactions and account maintenance service notifications from us via WeChat – anytime, anywhere as long as your mobile device is connected to the Internet.



Notification Centre:

Whether you are a primary or secondary HSBC Business Internet Banking user, you can customise the notification setting of your own choice based on your business needs.



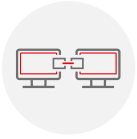
HSBC Merchant Box:

An all-in-one digital solution for cross-border e-Commerce businesses providing you with comprehensive banking solutions and services to seamlessly manage your international business and seize global opportunities. In just a few steps, you can subscribe HSBC Merchant Box and activate HSBC Global Wallet to receive cross-border payments quickly and seamlessly through HSBC's global network.



Digital banking solutions

Enjoy faster and simpler banking with other digital solutions



HSBC LinkScreen:

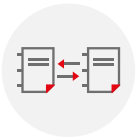
A shared-screen digital platform where you will be able to read information, electronically sign and submit application documents while speaking to our Financial Services Specialist.



Instant messaging:

Get instant responses 24/7 from our virtual assistant and our customer services officers through your desktop computer, tablet or mobile device.

Beyond banking experience



Accounting software integration:

Smart finance assistant to streamline accounting processes with automatic bank feed from your business account to the accounting software.



HSBC Business Go:

Gain access to smarter, more effective ways to grow internationally, with the right tools, connections and expertise to optimise your business.



Account and deposit services

All-in-one banking solutions

An integrated account with a single account number offering access to deposit, credit and investment services.

Apart from Hong Kong Dollar, foreign currency savings is also available in 11 currencies:

- Australian Dollar (AUD)
- Canadian Dollar (CAD)
- Euro (EUR)
- Japanese Yen (JPY)
- New Zealand Dollar (NZD)
- Pound Sterling (GBP)
- Renminbi (RMB)
- Singapore Dollar (SGD)
- Swiss Franc (CHF)
- Thai Baht (THB)
- US Dollar (USD)

A monthly consolidated statement will be provided for an overview of your account balances, transaction history and credit-related information.



Tips

Scan the QR Code to learn more about the features and benefits of BusinessVantage.



IV Payment and collection services

Payment

Faster Payment System

With Faster Payment System (FPS), you can now initiate HKD or RMB payments to your business partners in Hong Kong SAR using their mobile phone numbers, email addresses, HKID or FPS IDs as alternatives to bank account numbers. The funds will be transferred in real time after your confirmation.

Note: Please refer to business.hsbc.com.hk/FPS for details.

Outward Telegraphic Transfers

Leverage on HSBC's efficient and reliable overseas payment solutions when making outward telegraphic transfers. Take advantage of our real-time foreign exchange rates through Get Rate on Business Internet Banking, or HSBC HK Business Express mobile app while making payments.



Tips

Enjoy preferential exchange and Telegraphic Transfer rate by making payments via our Business Internet Banking or HSBC HK Business Express mobile app.

Subject to the applicable Terms and Conditions

HSBC Business Debit Mastercard®

- Make payments using 12 major currencies in your Business Integrated Account with no handling fees for foreign currency transactions
- Earn an uncapped 0.5% immediate cash reward on any eligible spending
- Manage your card controls on the HSBC HK Business Express mobile app
- Access HSBC's ATM network globally
- Make digital wallet payments seamlessly
- No annual fee



IV Payment and collection services

Collection

HSBC Global Wallet

Allows you to hold, manage, and receive payments in multiple currencies, all from Business Internet Banking. You'll be able to do business quickly and easily and receive overseas payments like a local in selected locations where your buyers are located. In just a few steps, you can activate HSBC Global Wallet on HSBC Merchant Box.



PayMe for Business

Connect to 3 million PayMe users* and start collecting payments instantly in the palm of your hand. Your customers will be able to pay you as easily as they pay their friends.

* As of Jun 2023

SVF Licence Number: SVFB002



HSBC Business Collect

Leverage on faster payment infrastructure and QR Code technology on our latest collection solution to receive mobile payments instantly via bill payment, mCommerce, eCommerce, static QR and Point of Sale.



Inward Telegraphic Transfers

HSBC Inward Telegraphic Transfers allows you to receive funds from your customers' accounts. You can check whether the incoming funds have arrived via Business Internet Banking and HSBC HK Business Express mobile app.



Tips

- Beneficiary Bank Name: HSBC Hong Kong
 - Beneficiary Bank Address: 1 Queen's Road Central, Hong Kong
 - Beneficiary Bank Code: 004 (for local payment)
 - SWIFT Address: HSBCHKHKKH (for telegraphic transfers)
-
- Your account will be closed if it has not been funded or activated with transactions within six months after account opening.

V Financing and commercial cards

InnoTech Business Instalment Loan

Digital innovation and eCommerce are pulling customers and businesses closer. In HSBC, we are ready to empower you with fast and simple financing solutions to adopt the transformation, so you can further capture opportunities and fulfil your operational needs.

Note: All applications for InnoTech Business Instalment Loan are subject to the applicable terms and conditions which will be set out in the related application form and loan notification letter.

Secured Credit Facility

- Your available credit limit (a maximum of HK\$10,000,000) is adjusted automatically according to the daily asset value and can be utilised for overdraft, documentary credit issuance, bank guarantee issuance and trade finance*.
- Acceptable types of secured assets include Hong Kong Dollar and foreign currency time deposits, bonds, certificates of deposit, locally quoted unit trusts and more.
- No arrangement fee or monthly service fee required for the use of this service.

* This facility is applicable to selected trade and guarantee products. For the service charges for issuing documentary credits and bank guarantees, please refer to the latest Commercial Banking Tariffs.

Note: For the calculation of credit limit and the interest rate for overdraft, please refer to business.hsbc.com.hk/en-gb/financing-and-credit-cards/commercial-lending/business-integrated-account-secured-credit-facility



HSBC Business Mastercard®

- Interest-free repayment period of up to 56 days.
- Individual credit limits can be assigned on a card-by-card basis.
- Monitor company expenses through detailed management information reports with individual card activity.
- Earn RewardCash and enjoy year-round merchant discount offers# on your card spending.

Subject to the detailed terms of respective Merchant Agreements.



HSBC Virtual Mastercard®

- Makes frequent business-to-business (B2B) transactions to the same groups of merchants
- Truly virtual: no plastic cards issued
- Flexible: can be configured for single or specified number of uses
- Reduced risk: enhanced authorisation controls to reduce potential fraud

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



VI Global Trade and Receivables Finance

HSBC provides comprehensive trade services including trade and supply chain solutions, trade financing and receivables finance.

- A range of Guarantees, Bonds and Standby Documentary Credits* may advance the competitiveness of your business for commercial or statutory requirements.
- HSBC also extends trade financing solutions into service trade for service sector providers, new economy companies and businesses of other service related operating activities (e.g. logistics and advertising fee).
- Access trade transaction status of your documentary credits, collections, payments and other items across markets and countries faster and easier with Trade Transaction Tracker.
- With Business Internet Banking (BIB) for trade, you can have a clearer picture of your global transactions via a single point of access, and manage your trade finance needs^.
- Comprehensive online trade capabilities enable you to receive copies of your Documentary Credits and trade advices via email, and check on your documents' latest delivery status.
- Safeguard your supply and sales chain with our comprehensive, customisable trade credit protection solutions.
- Enjoy greater trade banking convenience with our Trade Document Drop-off service all around Hong Kong SAR.
- Euromoney Trade Finance Survey 2018-2023: The Market Leader for Trade Finance in Hong Kong
- Euromoney Awards for Excellence 2022: World's Best Bank for Trade Finance
- The Asset Triple A Treasury, Trade, Sustainable Supply Chain and Risk Management Awards 2022: Best Service Provider - Trade Finance in Hong Kong
- Metro Finance Hong Kong Leaders' Choice Brand Awards 2020-2022: Excellent Brand of Greater Bay Area Banking Services for International Trade
- ET Net FinTech Awards 2020 – 2021: Outstanding Digital Trade Finance Solution

* Only applicable to eligible customers as determined by The Hongkong and Shanghai Banking Corporation Limited ("the Bank") at its sole discretion.

^ Separate enrolment for Trade Solutions on BIB is required for interested customers.

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

VII Mandatory Provident Fund (MPF)

HSBC is one of the MPF providers in Hong Kong SAR. HSBC MPF offers a wide range of MPF services and comprehensive investment options to suit different needs. Other than exempt persons, you need to enrol all your employees in the MPF scheme and start contribution for them if they are 18 to 64 years old, working full-time or part-time and employed for a continuous period of 60 days. Contact us directly to apply for participation in an HSBC Mandatory Provident Fund scheme now.



HSBC offers a range of insurance products to provide comprehensive coverage for your business.

Business Protection

When your business starts to grow, opportunities often come with risks which may lead to potential business interruptions and financial losses. Our business insurance solutions provide comprehensive coverage and a range of optional benefits you can choose from to suit your own business needs.

- **Asset, Liability and Mandatory Employees Protection:** Our insurance business partner, AXA, provides various packaged general insurance solutions to protect the asset, liability and employees of your company with different business nature, including start-ups, retailers or business which operates in an office.
- **Life Protection Solutions:** Life protection provides the financial support you need to keep your business running and meet loan repayments in case you lose your partner or key employee due to critical illness, disability or death.

Life insurance solutions with structured business planning arrangement put in place, could help ensure the business remains intact, while providing liquidity for both company and family members in the unfortunate event of a key person's critical illness or death. Life insurance solutions also help your business to attract and retain talents by paying their bonuses in the form of premiums for an insurance policy.

Trade Risks Insurance Protection

Trade credit insurance and marine cargo insurance protect your trading interests against the risk of bad debt, and your goods against loss during transit.

For details of the respective insurance plans, please visit business.hsbc.com.hk/protection or contact us on +852 2748 8238.

All general insurance products are underwritten by AXA General Insurance Hong Kong Limited ("AXA"). AXA will be responsible for providing your insurance coverage and handling claims under your policy.

All Life insurance products are underwritten by HSBC Life (International) Limited ("HSBC Life"). Trade credit insurance is underwritten by Euler Hermes. AXA, HSBC Life and Euler Hermes are authorised and regulated by the Insurance Authority. The Hongkong and Shanghai Banking Corporation Limited ("HSBC") is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agency of AXA for the distribution of general insurance products, and as an insurance agency of HSBC Life for the distribution life insurance products, in the Hong Kong SAR. HSBC has entered into a referral agreement with Euler Hermes to enable HSBC to refer its customers to Euler Hermes for information and advice about trade credit insurance.



Investment Account with access to a range of investment options, you'll be able to capture the growth potential of your liquidity.

Hong Kong SAR and US Stock Trading

With higher volatility in the market, there are more risks and opportunities. You need a fast and reliable trading platform to help you make the most of the market fluctuation. HSBC Business Internet Banking provides you with a convenient and secure stock trading platform, offering a more intuitive interface and simplified navigation.



Tips

Want to learn more?

Scan the QR Code to understand more about our stock-trading services.

Hong Kong
Stock



U.S. Stock



Unit Trusts

You can search for prices, fund types or fund houses, and investment region that you prefer online. Diversify your investments with our great range of Unit Trusts.



Tips

Want to learn more?

Scan the QR Code to understand more about the features and benefits of Unit Trusts.



Important Risk Warning:

- Investment involves risks. The information in this document does not constitute an offer to sell or solicitation for the purchase or sale of any deposit or investment in any products referred to herein. The price of investments may move up or down. There is an inherent risk that losses may be incurred rather than profit made as a result of buying and selling investment products.
- Some of the funds are structured products which involve derivatives. The investment decision is yours but you should not invest in fund(s) unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.
- You should carefully consider whether any investment products or services mentioned herein are appropriate for you in view of your investment experience, objectives, financial resources and circumstances.
- Investors should not only base on this document alone to make investment decisions.
- Unit Trusts are NOT equivalent to time deposits.
- In the worst case scenario, the value of the funds may be worth substantially less than the original amount you invested (and in an extreme case could be worth nothing).
- Investment involves risks. Past performance is no guide to future performance of the funds.
- The value of investments and the income from them can fluctuate and is not guaranteed. Investors may not get back the amount they invested.
- Investment returns not denominated in HKD or USD are exposed to exchange rate fluctuations. Rates of exchange may cause the value of investments to go up or down.
- Please refer to the offering documents of the respective funds for details, including risk factors.
- The contents of this document have not been reviewed by the Securities and Futures Commission.

Key service fees

Please refer to <https://www.business.hsbc.com.hk/en-gb/regulations/commercial-tariffs> for the latest set of tariffs.

Monthly service fee

A monthly service fee for your BusinessVantage account will be charged based on your average Total Relationship Balance[†] in the previous three-month period.

Total Relationship Balance	Monthly service fee*
HK\$500,000 or above	Waived
HK\$100,000 to below HK\$500,000	HK\$200
Below HK\$100,000	HK\$450

* Monthly service fee will be charged on the fourth working day of each month. The monthly service fee applies to each Business Integrated Account held by the customer.

† Total Relationship Balance (TRB) is calculated based on the balances in the accounts maintained with HSBC in Hong Kong SAR by a company with the same business registration number. Your TRB includes the following:

- Hong Kong dollar/Renminbi/foreign currency deposits;
- Market value of your securities, unit trusts, bonds, certificate of deposit, Equity Linked Investment and Structures Notes;
- Deposit amount of your Structured Investment Deposits and Deposit Plus;
- Your utilised credits within approved limits (excluding residential mortgage loans);
- Statement Balance shown on the statements of your Business Cards/Corporate Cards/Purchasing Cards;
- Cash value of your insurance policies.

Note: For new accounts opened less than three months, the average TRB of the first month/first and second months (where applicable) will be used to calculate the Bank's Monthly Service Fee.

Inactive account charge

An inactive account charge for your BusinessVantage account will be charged every June and December in the year if your account with previous three months' average Total Relationship Balance falls below HK\$50,000 AND is inactive for a period of time as specified below:

Account inactive period	Inactive account charge
(i) Inactive for more than 1 year	HK\$350
(ii) Inactive for more than 2 years	HK\$450

Key service fees

Counter transactions

The total number of counter transactions undertaken by your company in a month will determine the monthly transaction fee.

Total number of counter transactions per month	Counter transaction fee
0-50	Waived
Over 50	HK\$10 per transaction from the 51 st counter transaction onwards

1. The following transactions conducted over branch counters with the assistance of an HSBC branch staff are considered as counter transactions: cash deposit (including bulk cash deposit); cash withdrawal; paper cheque deposit (including bulk paper cheque deposit and house paper cheque deposit); paper cheque withdrawal; mixed deposit (i.e. conducting cash and paper cheque deposit in 1 transaction); and withdrawal from transfer between two HSBC accounts in Hong Kong SAR.
2. These counter transactions could be initiated by your company or a third party.
3. Total number of counter transactions is calculated based on the total number of counter transactions conducted in respect of all accounts maintained with HSBC in Hong Kong SAR by your company with the same business registration number.
4. Counter transaction fee will be charged on a monthly basis which will happen on the fourth working day of each month.

QR Code is registered trademark of DENSO WAVE

For any feedback, queries or information related to our complaint handling process, please contact us by referring to business.hsbc.com.hk/en-gb/hk/generic/contact-us

The Hongkong and Shanghai Banking Corporation Limited ("The Bank") reserves the right to vary, suspend or cancel any features and the relevant notes/terms and conditions of BusinessVantage at any time. In the event of any disputes, the decision of the Bank on all matters shall be final.

In case of any discrepancies between the English and Chinese versions, the English version shall prevail. Please refer to the Business Integrated Account General Terms and Conditions for details and regulations.

The Bank does not make it an obligation on you to download, nor does the Bank recommend or endorse, any Quick Response Code Reader ("QR Code Reader"). The download and/or use of a QR Code Reader is at your entire discretion and risk. The QR Code Reader is provided by a third party to which the Bank has no affiliation or control over and hence the Bank cannot be held responsible for any loss or damage suffered by you resulting from your download and/or use of the QR Code Reader.

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