

# Business Banking with HSBC



Together we thrive



# Your partner for the journey

Running a business can be complex, with many unknowns along the way. That's why it's important to find a banking partner that can support you at every step of the journey and help you grow your business.

## Transforming your business to go further

Business climate is changing and your business needs more agile methods to stay ahead. HSBC's solutions are designed to help you streamline your banking processes efficiently so that you can maximise current resources to do more.

# #1

**Asia's Best Bank for Financing**  
awarded by Euromoney Awards for  
Excellence 2020

# \$740bn

**US Dollars of trade facilitated annually**

Source: Global Trade and Receivables Finance  
presentation, March 2019

Our network covers

# 90%

**of global trade and  
capital flows**





## Manage all your company accounts in one view

As your business grows, your business structure becomes more complex with additional business entities. You will need a platform that is flexible and can support your growth needs. HSBCnet brings you the efficiency you need by helping you manage your business entities in a streamlined way.

### View All Your Accounts With Single Sign-On

With a single user profile, you can view all your business accounts in HSBCnet even if it's a different business entity. Whether you are setting up a new entity for business expansion or restructuring your company, our platform offers you the flexibility to manage your business structure without the hassle of creating multiple profiles which can make things more complex.

### Multiple Levels of Account Authorisation

With both security and flexibility in mind, HSBCnet allows you to manage your accounts and entitlements so there are proper signing authorities and limits in place. In this way, you can have your HSBCnet account set up according to your company authorisation levels.

### Manage Overall Liquidity Positions

To aid your making effective investments and funding decisions, you can access to the Liquidity Management Dashboard that shows your overall liquidity and cash positions from current accounts to notice account and term deposits. This dashboard can be fully personalised to match your company's unique hierarchy of entities giving you a consolidated view of available current balances.

### Enhanced Interface

Banking is made simpler with HSBCnet user-friendly interface that enables you to perform day-to-day finance tasks more efficiently. From viewing real-time FX rates to having a virtual assistant feature, HSBCnet helps in your daily productivity. It is also available in 21 languages for the convenience of your global business.





## Solutions for higher productivity in your business

From advanced payment solutions to real-time FX platform, our digital solutions are designed to help you streamline your banking processes efficiently and improve business productivity so that you can maximise current resources to do more.

### Instant Bulk Payment

Manage bulk instant payments for payroll, vendors and suppliers around the clock to banks across Malaysia. Make payments of up to MYR 10 million through a secure real-time payment platform that's customisable with standard file formats used in payments ecosystems.

### Smarter Way To Manage FX

Tapping into our global liquidity network, you can manage your FX smarter with HSBC Evolve and gain:

- ◆ Access to competitive pricing in more than 460 currency pairs
- ◆ A simple interface with intuitive navigation and customisable canvas and blotter
- ◆ Accessibility to the platform from any location using a single login
- ◆ A real-time view of two-way pricing for SPOT and Forward
- ◆ Real-time on-screen trade affirmations and transaction history

### Real Time Platform for Your International Trade

Available on web and mobile app, you can manage your business trades with real time trade account information from anywhere, at any time, including trade facility utilisation, outstanding import and export trade transactions, guarantees and receivables finance.

### Full Visibility of Payments

Managing your finances can be much easier when you have access to real-time information on the go. Using SWIFT gpi (Global Payments Innovation) technology, our platform provides you with features to track your payments all the way to the beneficiary bank, so you have full visibility of your payment and helps you make informed decisions. With added security for you, you will be notified instantly once payments are made.





## Better cash flow for business expansion

With shifting market forces, adapting to the new reality can be challenging. We are here to support you in your business journey with various financing solutions for your day-to-day operations, so you can rebuild and grow your business.

### Release Your Cash Trapped In Sales Cycle

With an expedited approval process, HSBC Receivables Financing Express solution gives you access to cash from your receivables as soon as you invoice your customers, so you don't have to wait weeks or months for your payments to arrive. With this alternate financing source, HSBC RF solution helps you improve your business cash flow and supports your growth ambitions.

### Supply Chain Financing

Whether you are a buyer or supplier, you are part of a global supply chain that is dynamic, there are risks from lead time delay to payments issues. We can help you find the right balance in your supply chain for financial and strategic benefits.

### Government Financing Facilities

To help companies affected by COVID-19, Bank Negara Malaysia and Syarikat Jaminan Pembiayaan Perniagaan Berhad (SJPP) have provided multiple financing facilities which are made available through financial institutions. Get in touch with us to learn more.

- ◆ Targeted Relief and Recovery Facility
- ◆ Agrofood Facility
- ◆ SME Automation and Digitisation Facility
- ◆ All Economic Sector Facility
- ◆ Micro Enterprise Facility
- ◆ Government Guarantee Scheme



## Funding your recovery journey

Optimise your working capital by using the right financial solutions to grow your business. With HSBC, you may potentially access working capital with zero or minimum collateral.



## Simplified SME Financing

No matter which stage your business is at, the right partner can help bring you further. At HSBC, we understand how important working capital is for your business. From running your business daily to going into a new venture, we can support your working capital needs.



### High Financing Limit

Access to funding up to RM2 million to fuel your business growth no matter which stage your business is at.



### Expedited Approval

With a quicker approval process, you can be a step ahead in taking your business to the next level.



### Attractive rates

Enhance your business cash flow with competitive profit rates.



### Tangible Collateral-Free<sup>3</sup>

Be hassle-free. Grow your business with no tangible collateral needed and focus on what matters.

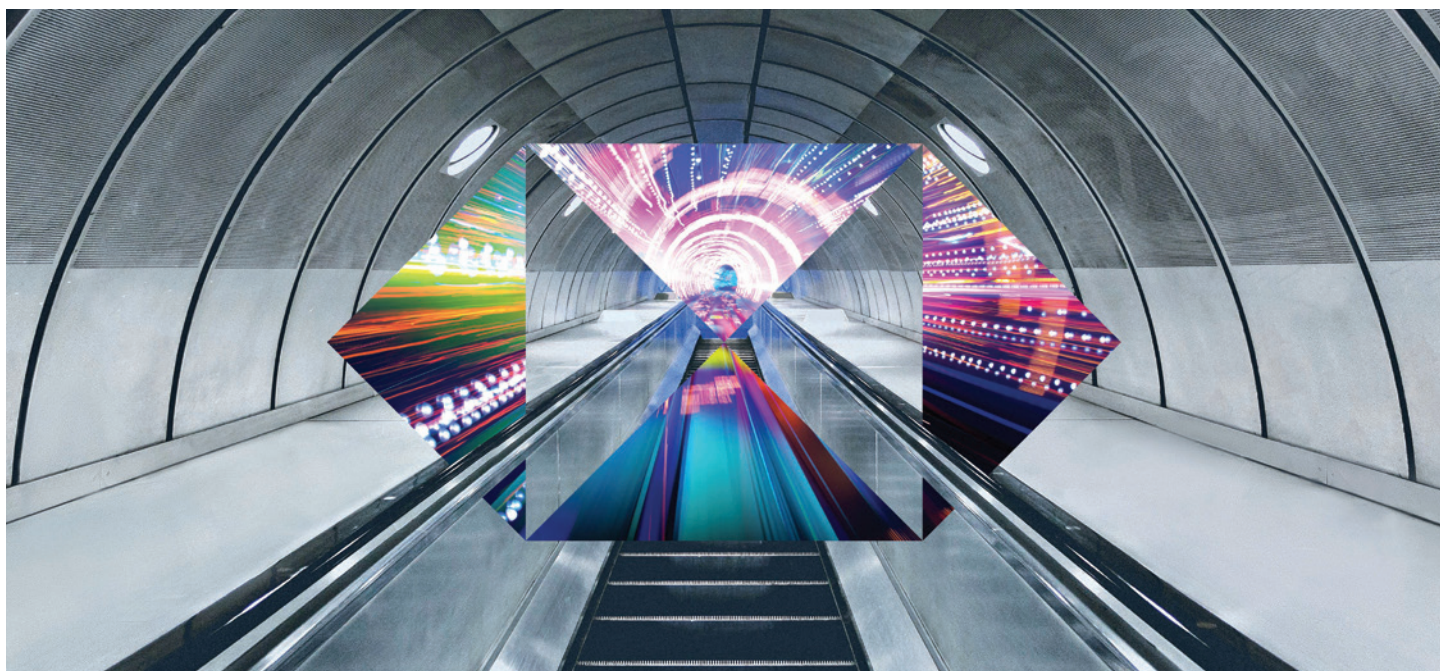


### Flexible Repayment

Enjoy a flexible repayment schedule up to 5 years with no penalty for early repayment.

<sup>3</sup>Guarantee from Syarikat Jaminan Pembiayaan Perniagaan (SJPP) is required.





## Introducing the new digital banking for SMEs

Keeping up with changes in technology can be demanding. That's why we have refreshed our digital platform, HSBCnet, to not only make your day-to-day transactions fast and easy, but also help you manage even your most complex banking needs.



Global access in one streamlined platform



Simpler, faster, smarter



Seamless connectivity



Protect your business against cybercrime



Designed for SMEs



Bank anytime and anywhere with HSBCnet Mobile app

## What's New

### Account Information Overview

With the Account Information overview, you can view current and historical balances and transactional information relating to your accounts.

### Preview Exchange Rate Feature

The preview exchange rate feature allows you to quickly access real-time HSBC exchange rates.

### Message Centre

With the HSBCnet Message Centre, you can send and receive messages to us for different banking service requests.

### Customer Alerts

Alerts notify your chosen users of an event or an action that needs to be performed within HSBCnet so that they have awareness and can act quickly on actions required.

### Help Centre and Virtual Assistant

Have your queries answered instantly, 24 hours a day.

### NetPlus

NetPlus helps you understand the latest cybersecurity threats and fraud awareness information, and how you can prevent and protect against them.



## Go cashless with ease

In an evolving digital payment paradigm, we constantly innovate to help you uncover new possibilities. Introducing HSBC Omni Collect, a one-stop platform for your payments and collections needs.



### HSBC Omni Channel key features includes:

- ◆ Support payments via eCommerce, mCommerce & over-the-counter (in-store)
- ◆ Support multiple cards and e-wallet schemes, FPX Bank Transfers, QR Scan & Pay
- ◆ Consolidate your reporting either intra-day or end of day

### We support a wide range of payment methods

#### Over-the-counter

- ◆ Card Schemes: MasterCard, MyDebit, VISA
- ◆ eWallets: Alipay, Boost, GrabPay, Maybank QR Pay, MCash, TNG, UnionPayQR, WeChatPay (local and cross border)

#### eCommerce/mCommerce usage

- ◆ Bank Transfer: FPX
- ◆ Card Schemes: MasterCard, MyDebit, UnionPay, VISA
- ◆ eWallets: Alipay, Boost, GrabPay, Maybank QR Pay, MCash, TNG

#### Over-the-counter

An all-in-one digital payment terminal will be provided so you can accept multiple payment types from cards to e-wallets. To ease your reconciliation process, a consolidated report with transaction details will be provided.

#### eCommerce/mCommerce usage

Our solution enables multiple payment acceptance from bank transfer, cards and e-wallets to your business's website or mobile application. To ease your reconciliation process, a consolidated report with transaction details will be provided.

#### Settlement and Reporting

Single settlement from multiple payment scheme and a consolidated report is delivered to you via HSBCnet or through registered email



## Dedicated business support

At HSBC, we are here to provide you with all the services you need to move your business forward.

### Relationship Manager

From day one, your business gets a dedicated Relationship Manager to meet all your banking needs, with the support of product specialists in cash, loans and FX. As you expand your business, your Relationship Manager will be there to make sure you have the tools and support for your next step.

### Product Specialists

Whether you need cash, loans or FX solutions, our product specialists are ready to support you with all your banking requirements. They can tailor market-leading solutions to meet your growing business' needs.

### Customer Knowledge Series

As a HSBC customer in Business Banking, you get exclusive access to our knowledge events so you can keep abreast of market changes, new business ideas and developments in your industry.





## Accelerate business growth

We believe in your vision just as much as you do. That's why our HSBC Pioneer programme and other initiatives beyond banking are here to give you access to next-level banking services and solutions.

### HSBC Pioneer Programme

We're here to take your business to a whole new level of growth. Accelerate your business growth with HSBC Pioneer Programme, designed to help fast growing businesses.

### Access Business Funding

Fast-growing businesses require smart cash management. Through the HSBC Pioneer programme, you get access to HSBC's full range of financing solutions, alternate sources of funding where appropriate and government-assisted schemes.

### Building Connections

Through our extensive client base, range of specialists and on the ground expertise, we'll help you build a network that will help take your business even further. With HSBC Pioneer programme, you will enjoy personalised service with an experienced Relationship Manager, as well as dedicated access to HSBC's Cash Management and Trade specialists.

### Access International Support

The HSBC Pioneer programme opens up opportunities beyond Malaysia to your business with our global resources at your disposal. Leverage HSBC's international network of 54 countries covering 90% of global trade flows, and access broader information and expertise through our proprietary Country Guides.

### Recognising the Leaders

Enjoy access to a holistic range of services to meet your financial needs – from every day personal banking to wealth management expertise, anchored by a dedicated team of senior Relationship Managers and specialists, elevated products and services, and bespoke experiences tailored around your individual finances, lifestyle and passions.



## Going Beyond Banking

At HSBC, our mission to provide the best solutions for our customers doesn't stop at what we offer. We go beyond banking to fuel our customers' growth and help them succeed.

## Cloud Financial Management Solutions

We believe that a good financial management system sets a strong foundation for every business. Our collaboration with selected partners provides our customers with a suite of services that gives their businesses the convenience and efficiency needed for growth. This application extends from real-time financial dashboards to reporting and analytics for your business financials.

## Cloud Payroll Solutions

In our pursuit to help our customers improve internal operations, our collaboration with selected partners includes packages for cloud-based payroll solution that provides e-payslips and automation as well as integration with other modules which have the capability to track claims, leave and overtime.



Bringing to you a world of expertise, we have over 150 years of experience in helping businesses in Malaysia to transform and grow. We have forged strong partnerships with our customers and have supported them in their growth journey.

## What Our Customers Say

**"** It is very useful to have HSBC, when we wanted to understand the market. They are our first partner who we go to, to find out more about the actual information for us to make good decisions. **"**

**Joseph Tan**  
Managing Director, Chek Hup

**"** Our customers are worldwide and HSBC has a strong global footprint so it really helps when doing business with global customers. It gives us a lot of credibility and we are proud to tell our customers that HSBC is our main banker. **"**

**Christina Tee**  
Founder and CEO, Cape EMS

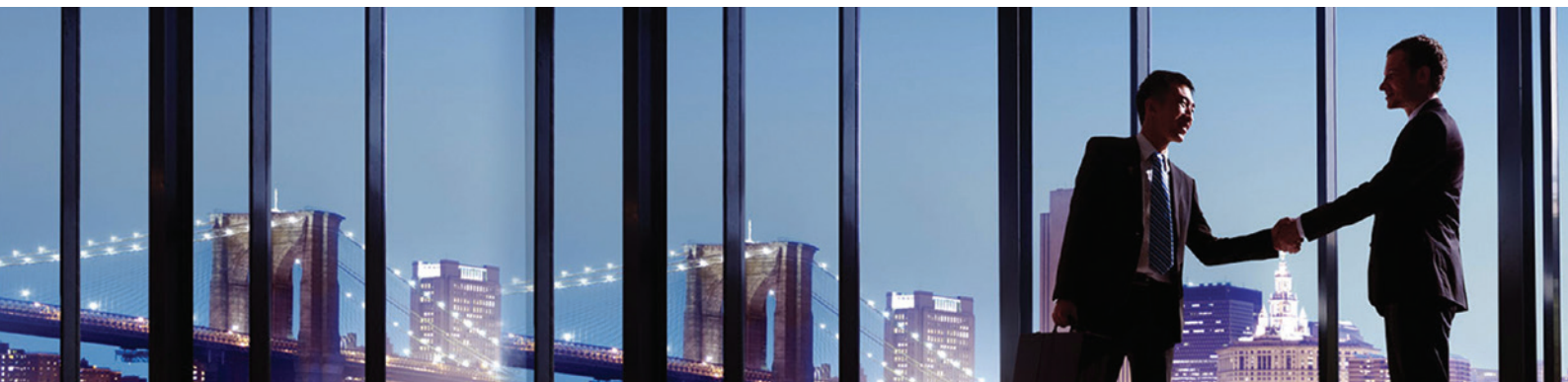
**"** Our productivity increased tremendously as we embarked on a digital journey. Our banking tasks can now be done anytime and anywhere with HSBCnet Mobile app. Through HSBC's trade facilities, we have shortened our sales cycle and made our import trade much faster. With just a few clicks, we can actively hedge our foreign exchange risks and that's the simplicity of using HSBC's digital banking platform. **"**

**Gordon Lu**  
Managing Director, Saluran Pasifik

**"** All these services from HSBC gave us a lot of advantages and help us grow the business. When I talk about HSBC, I get emotional, they are very close to my heart and a very good partner. **"**

**Saravanan G.**  
Group Managing Director,  
Biocare Group

Start your journey now and get in touch with us at  
**[business.hsbc.com.my/sme-business-banking](https://business.hsbc.com.my/sme-business-banking)**





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