

# Corporate Banking with HSBC





# HSBC Commercial Banking operates in 53 countries and territories, covering both developed and developing markets. We connect entrepreneurial businesses to opportunities.

We do this by providing financial support and expertise to help them cross borders and become more sustainable. As the cornerstone of the HSBC Group, we have the financial strength and digital tools to help our customers manage their finances efficiently and raise money from the stock and bond markets.

 **Euromoney Awards 2020**  
World's Best Bank for Sustainable Finance

 **Best International Bank, Malaysia**  
Asiamoney Best Bank Awards 2020

 **Digital Bank of the Year**  
The Asset Triple A Digital Awards 2021

 **Best Digital Bank in Asia**  
The Banker Innovation in Digital Banking Awards 2020

 **Best Islamic Trustee / Custodian**  
IFN Best Banks Poll 2020

 **Market Leader in Trade Finance**  
**Best Service in Trade Finance**  
Euromoney Trade Finance Survey 2021



# Why HSBC?

HSBC is one of the world's largest banking and financial services organisations. Our global businesses serve more than 40 million customers worldwide through a network that covers 64 countries and territories.

# #1

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

Our network covers

# 90%

Of global trade and  
capital flows

# \$740bn

US Dollars of trade  
facilitated annually

Source: Global Trade and Receivable Finance presentation, March 2019



## HSBC in Malaysia

The largest foreign bank in Malaysia with over 130 years of experience in supporting businesses in Malaysia.

Malaysia is a key priority market globally for HSBC. US\$250 million was invested for a new head office at Tun Razak Exchange (TRX) Financial District.

HSBC is the leading Foreign Bond/SukukHouse in Malaysia, having arranged/led more than **MYR330 billion** worth of bonds / Sukuk programmes since 2003, more than any other foreign banks in Malaysia.

HSBC Malaysia have also been awarded the Best Bond Adviser (Global) by The Asset Triple A Country Awards, for the past 14 years consecutively



# HSBC: The longest established foreign bank in ASEAN

For over 130 years HSBC has played an active role in the development of economies and infrastructure within ASEAN, and now has the network coverage that can capture 93%+ of ASEAN GDP and international trade.

200  
Locations

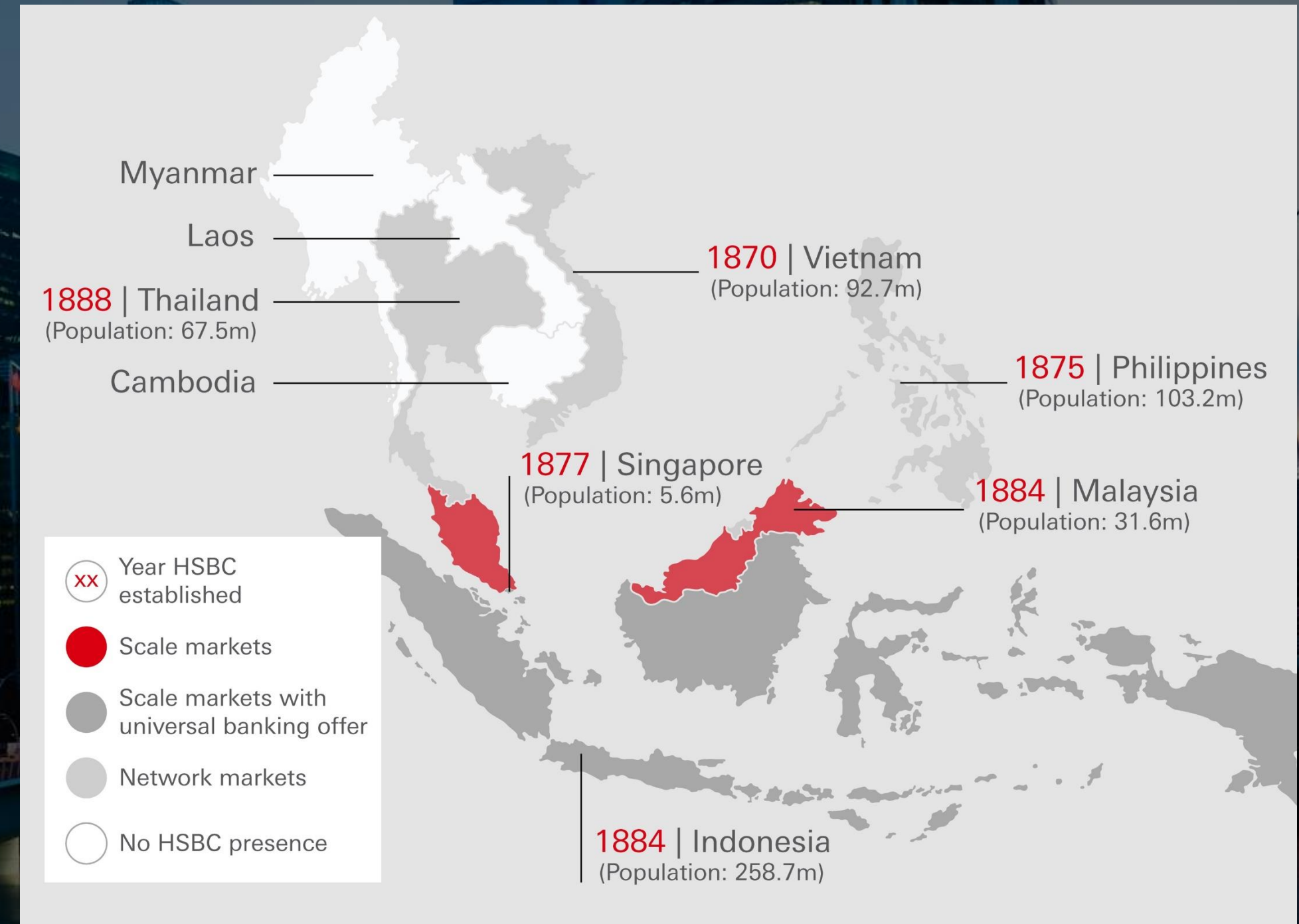
10,000  
Corporate Clients

20,000  
SME Clients

2,500,000  
Retail Clients

15,000  
Staff

Source: ASEAN Stats Data Portal, March 2019





# Your trusted advisors in unlocking future opportunities

Our commitment is to support your business ambitions. From cash flow management, providing business insights to tailored solutions, we have the expertise and resources to support today's needs and your vision of tomorrow.

**Accelerating growth for aspiring Middle-Market Enterprises**

[Click here](#)

**Improve operational efficiency through digitalisation**

[Click here](#)

**Sector support & insights**

[Click here](#)

**Transform your business and supply chain with advanced and flexible solutions**

[Click here](#)

**Build resilience through sustainability**

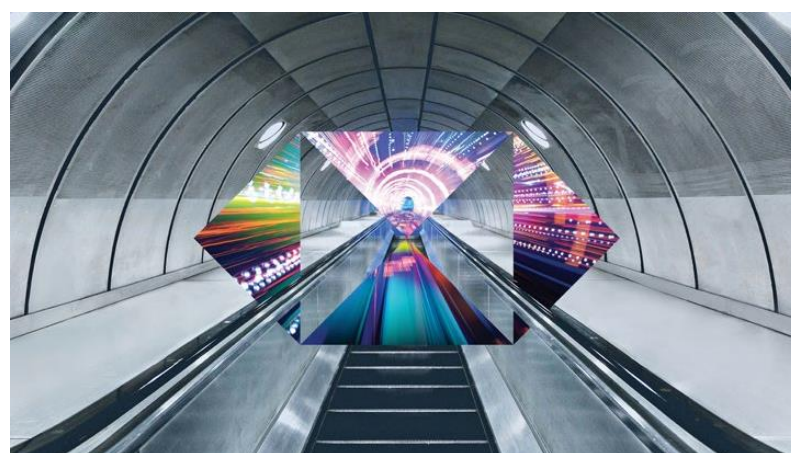
[Click here](#)



# Introducing HSBC Mid-Market Accelerator Programme

HSBC Mid-Market Accelerator Programme is an exclusive program designed to help accelerate your business growth through **prioritised coverage, tailored solutions and expertise, locally or internationally.**

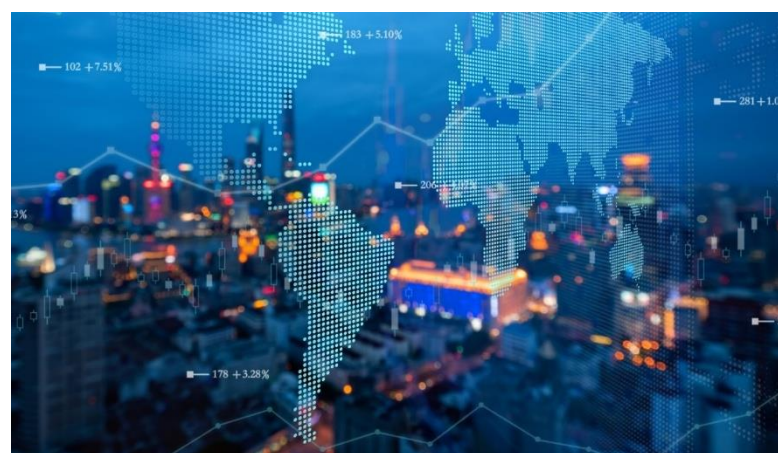
## Access to banking specialists



In-house expertise on debt financing, access to debt capital markets, equity capital markets, private equity, M&A opportunities and regulatory/legal insights.

Latest markets information to identify foreign exchange risks

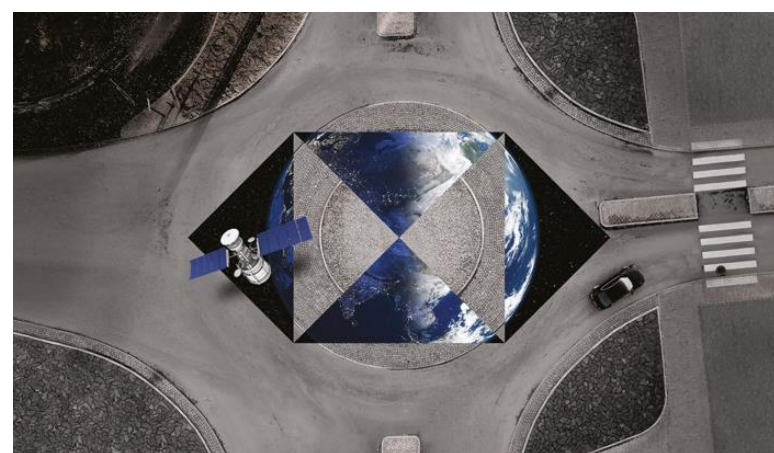
## Leverage our global network



Global financial expertise on the initiation for new ventures with trading partners and markets.

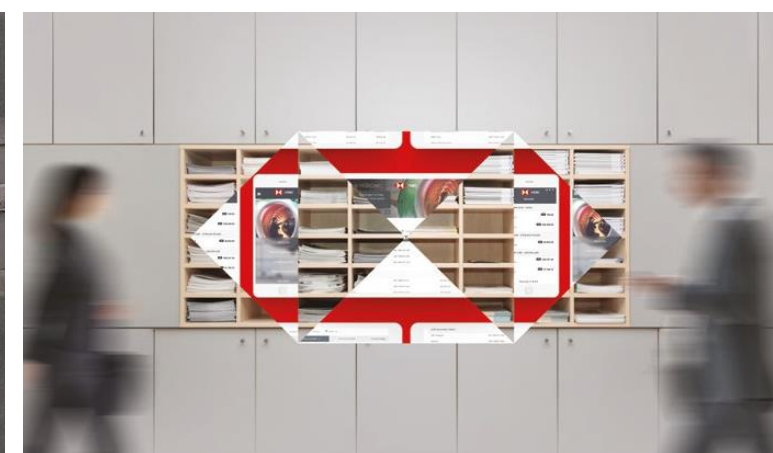
HSBC's strong global network covers 90 per cent of global trade flows and provides end-to-end support and guidance

## Prioritised service



Dedicated service supported by designated Corporate Bankers, sector specialists and senior coverage

## Diversify your funding source



Alternate funding and investments sources, including government assisted schemes such as Green Technology Financing Scheme, Danajamin and Syarikat Jaminan Pembiayaan Perniagaan (SJPP)



## Who is eligible for this programme?

- ◆ Non-listed companies incorporated in Malaysia;
- ◆ Annual turnover between RM200 million and RM500 million; and
- ◆ Have aspirations to grow their businesses within and outside of Malaysia



# Solutions tailor-made for your business needs



## Receivables Management/Cash

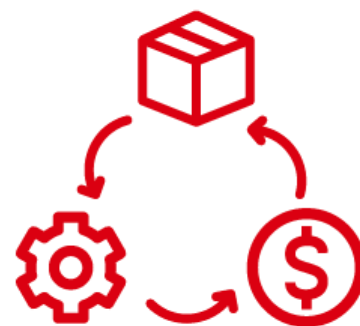
Ensure your cash is always working efficiently across your business, while automating key processes.

### Our Solutions

- ◆ HSBC Omni Collect, a one-stop solution that seamlessly collects funds through multiple payment channels including e-wallets, credit card and DuitNow QR
- ◆ Virtual account helps you to consolidate multiple accounts into a single platform across multiple entity structures
- ◆ Facilitate your domestic payment needs with an array of payment solutions such as JomPay and Direct Debit

### Benefits

- ◆ Maximise control over cash flows
- ◆ Go cashless easily with a single platform
- ◆ Shorten your cash conversion cycle



## Working Capital Optimisation

We help your business grow through accelerated cash flows and bridge the gap between your payables and receivables.

### Our Solutions

- ◆ Receivables Finance
- ◆ Supply Chain Finance
- ◆ Pre & Post-Shipment Buyer Loans
- ◆ Pre & Post-Shipment Seller Loans
- ◆ Letters of Credit (LC)
- ◆ Bank Guarantee / Standby LC

### Benefits

- ◆ Monetising your receivables, and mitigate buyer payment risk with option for credit protection
- ◆ Potentially helps you optimise payment terms and injects liquidity into your supply chain
- ◆ Improves cash flow with LC Confirmation and Negotiation
- ◆ Leverages HSBC's global network to provide global bank guarantee issuance services



# Solutions tailor-made for your business needs



## Global Markets

Tapping into our global liquidity network, you can better manage your Market risks.

### Our Solutions

- ◆ A dedicated FX specialist will work with you to solve issues related to currency risk management
- ◆ Global awards FX platforms:

#### HSBC Evolve

- ◆ A simple interface with intuitive navigation and a customizable canvas and blotter
- ◆ A real-time view of two-way pricing for SPOT and Forward

#### HSBC Get Rate

- ◆ Provide seamless end to end payments with full FX margin disclosure
- ◆ Enjoy special foreign exchange rate irrespective of any amount
- ◆ Interest Rate risk management

### Benefits

- ◆ Access to more than 460 currency pairs
- ◆ Less hassle with real-time FX rates
- ◆ Gain stronger control of your FX exposure
- ◆ Gain price transparency



## Debt Capital Market

From arranging, underwriting, distributing to trading Malaysian short term and long term debt issues, we help government entities, financial institutions and corporates to raise funds with debt financing solutions.

### Our Solutions

- ◆ Corporate bond/ Sukuk
- ◆ Sustainable / Social bond/ Sukuk
- ◆ Syndicated loans
- ◆ Rating advisory services

### Benefits

- ◆ Gain access to the international markets with a wide range of debt capital market solutions



# Improve operational efficiency through digitalisation

From helping you improve business productivity to getting started with cashless payments, our digital solutions can help you find new ways to grow.

## **Manage Overall Liquidity Positions**

Access to the Liquidity Management Dashboard that shows overall liquidity and cash positions from current accounts to notice account. This dashboard can be fully customised to match your company's unique hierarchy of entities giving you a consolidated view.

## **Automate your Business Process**

Seamlessly integrate with your existing business systems for an even greater amount of efficiency through our host-to-host and Application Programming Interface (API) solution. The solution allows for a secure, fast and automated exchange of payment instructions, reporting and statements, giving you maximum efficiency gains.

## **Go Cashless with Ease**

Introducing HSBC Omni Collect, a one-stop solution for your payments and collections needs. You can now go cashless easier for both in-store and e-Commerce with a single interface for multiple payment types. HSBC Omni Collect offers:

- ◆ Seamless experience with reduced touch points
- ◆ Acceptance of multiple payment methods such as cards and e-wallet schemes, FPX and DutiNow QR

## **Smarter Way to Manage FX**

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

### **HSBC Evolve**

- ◆ A simple interface with intuitive navigation and a customizable canvas and blotter
- ◆ A real-time view of two-way pricing for SPOT and Forward

### **HSBC Get Rate**

- ◆ Provide seamless end to end payments with full FX margin disclosure
- ◆ Enjoy special foreign exchange rate irrespective of any amount

## **Digitalise Your Trade Transactions**

Our HSBCnet Internet Trade Service (ITS) enables you to initiate and manage trade transactions anytime, anywhere. Our digital trade solutions are designed to improve visibility and control over your supply chain.

### **Mobile Trade Tracker**

This tool on our HSBCnet mobile app gives you 24/7 access to the real-time status of your import, export, guarantees and buyer/seller loan transactions with HSBC.

### **Blockchain Platform**

This decentralised technology brings together banks, corporates and logistics partners onto a common digital, trusted network, in real time, via a collective ledger.

### **Supply Chain Platform**

This is a simple and effective finance solution to meet the payment needs of both buyers and suppliers.

Please refer to “Digital Trade Solutions” for more details [≤click here>](#)



# Simplify your everyday banking

We are all about making banking simpler for you so you can focus on your day-to-day business. Through a single platform, you can easily access our innovative solutions to drive your business forward.

## Digital Account Opening

With the introduction of e-Sign, opening an account with us can be much more convenient, without having to visit our branch. To ensure a smoother process, our team will assist you in every step of the account opening journey.

## 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 Payment Innovation) technology, our platform allows you 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, you will be notified instantly once payments are made.

## Mobile Authentication

HSBC brings an easy and all-rounded mobile banking experience to you. Experience next-level security with:

- ◆ Our new soft token with mobile authentication that helps protect and manage your HSBCnet account securely.
- ◆ Face ID or Touch ID feature so you can authenticate your identity and access your HSBCnet Mobile App.

## Enhanced Interface

Banking is made simpler with HSBCnet—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.



# Provide you with sector-specific support and insights

As one of the world's leading international banks with over 137 years of experience in Malaysia, HSBC is committed to continuously provide value to our clients. We are proud to have **dedicated teams of experts in these 8 sectors** to support your business needs.

## Offerings

- Sector support and industry insights
- Cutting-edge digital solutions
- Sustainability partnerships
- Global connectivity
- Senior coverage
- Exclusive webinars and events

### Construction, Infrastructure & Real Estate

Real estate and infrastructure vital to economic development and prosperity

### Healthcare & Pharmaceuticals

Companies involved in healthcare services

### Technology, Media & Telco

Companies that develop and deliver innovation and technology across various subsectors

### Electrical & Electronics Manufacturing

Focused on E&E manufacturers

### Agrifoods

Enterprises that deal in the primary production of foods or food products

### Energy

Oil, gas, power and utilities, except renewables energy

### Conglomerates & Industrials

Companies in the manufacturing industries

### Renewables/ Large Scale Solar 4

Financing of Renewable Energy & Green Technology projects



# Transform your business and supply chain – Digital trade solutions

## HSBCnet

Our **Internet Trade Service (ITS)** and **Receivables Finance** modules enable you to initiate, approve or view trade transactions anytime, anywhere...

- ◆ Import & Export Letter of Credits (LC)
- ◆ Guarantees / Standby LC
- ◆ Receivables Finance (upload invoices & request funding)
- ◆ Supply Chain Finance

Services are also available via mobile application.

## Blockchain

HSBC can now process Letter of Credit (LC) transactions digitally via Contour, a third party platform that offers Blockchain based end to end LC solution. Key benefits:

- ◆ Faster cash flow with document presentation from 5-10 days to within 1 day, with electronic Bill of Lading (eBL)
- ◆ Cost efficient
- ◆ Frictionless - Faster discrepancies resolution, lesser iterations on one platform
- ◆ Simplified workflow across counterparties

## Third Party Channels (Bolero & essDOCs)

Third party platforms allow customers to easily and efficiently exchange electronic documentation, including eBL, under LCs or Documentary Collections. Key benefits:

- ◆ Accelerated documents flow allows more trade to happen
- ◆ Better logistics and planning

## Trade Tracker

This tool on our HSBCnet mobile app gives you 24/7 access to the real-time status of your import, export, guarantees and buyer/seller loan transactions with HSBC. Key features:

- ◆ Global view of your transactions across markets and countries in a single app
- ◆ Intelligent transaction searching
- ◆ Courier tracking of export documentation
- ◆ Container Tracking

## HSBC Supply Chain Finance Platform (HSCF)

A simple, effective finance solution to meet the payment needs of both buyers and suppliers. Key benefits:

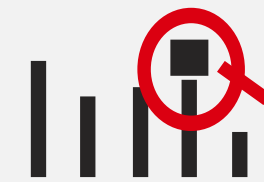
- ◆ Early payments to suppliers are extended on buyer approved invoices
- ◆ Flexible funding options - under automated or manually selected invoices
- ◆ File payment upload with Host-to-Host option
- ◆ Straight-through payment processing to suppliers – reducing end-to-end supply chain costs



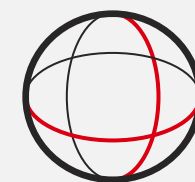
# Transform your business and supply chain – Structured Trade Finance Solutions

## Receivables Finance

Provision of working capital finance with the additional options of limited recourse (protection from bad debts) and/or invoice collection. Key benefits:



You can receive early payment, typically for up to 90% of the value of your eligible sales



Fast access to funding – within 24 hours



Control bad debts with optional limited recourse (bad debt protection)



With disclosed facilities, HSBC can manage collection of invoices



Online access to your accounts in most countries (there are local solutions in Latin America without online connection)



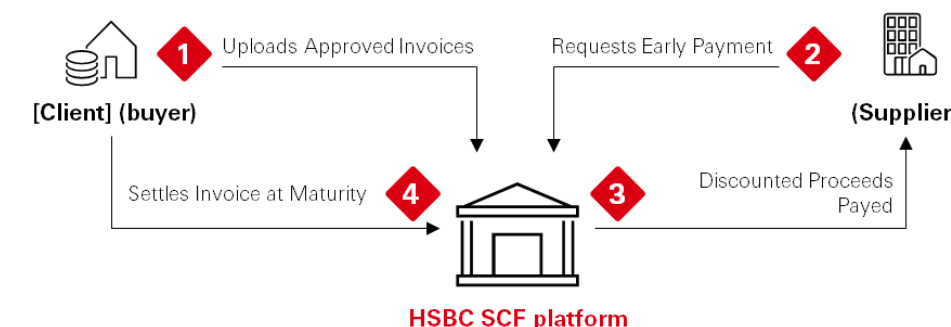
Specialists available for on-going management of your account

Our specialist Business Development Manager will discuss the solutions with you.

## Supply Chain Finance

Provides working capital against client's accepted invoices (payment obligation) injecting liquidity to suppliers and enhancing commercial relationship.

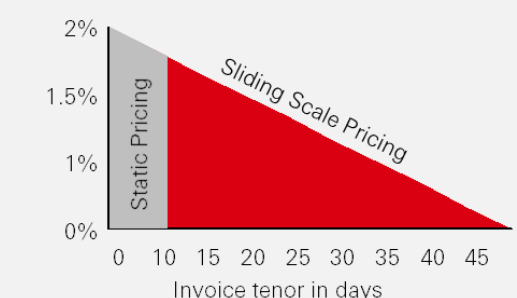
- ◆ Potential to optimise payment terms with suppliers
- ◆ Build Supply Chain Resilience (Pre-shipment financing can be integrated as additional source of financing for your suppliers)
- ◆ Injects liquidity into supply chains enabling supplier growth
- ◆ No disruption to payables process
- ◆ Improve accuracy and efficiency of cash flow forecasting



## Dynamic Discounting

Dynamic Discounting allows flexibility for companies to deploy their excess funds to make early discounted payments to their suppliers, generating accretive returns, via HSCF platform.

- ◆ Unified supplier access to an automated platform simplifying internal procure-to-pay process while retaining the flexibility to manage the early-payment discount process
- ◆ Pre-agreed Discount Rate Sliding Scale reduces management cost to control early payment to suppliers in exchange of commercial discounts





# Build resilience through sustainability

Keeping pace with climate change is a key piece of the wider sustainability agenda. We want to support our clients' transition to a thriving low-carbon economy. Be it guidance, financing or insights, we are here to support you in your transition towards a more sustainable future.

At HSBC we want to partner with companies to build a climate-friendly economy, and are helping them find efficiencies in their supply chains or adapt their business model so they can reap the benefits of going green.

Noel Quinn, Group Chief Executive Officer

## Doing good is also good for your business

As the World's Best Bank in Sustainable Finance, we are committed to helping businesses transition and operate more sustainably.

### Customer demand



**70% of consumers** are willing to pay more for products and services that protect the environment and embrace human rights.

### Innovation



Sustainability drives product innovation and transforms industries.

### Reduced costs



Business models that prioritise sustainability result in lower costs and enhanced efficiency.

### Brand standout



A sustainable brand enhances a company's reputation and brand value, creating differentiation in a competitive market.



# Where can financing help on this journey?

## Companies moving towards a more sustainable future

### Awareness and ambition

- ◆ Understand the importance of sustainability
- ◆ Have a formal commitment/objective on sustainability

### Operational objectives

- ◆ Reduce climate impact of company's operational activities
- ◆ Invest in renewable energies, R&D activities and efficiency improvement

### Supply chain sustainability

- ◆ Encourage your supply chain to take their first steps towards a more sustainable business model
- ◆ Provide access to financing for suppliers' sustainable investment

### Business growth

- ◆ Sustainability integrated into business strategy, products, and services
- ◆ Potential growth through investment, joint venture and M&A

## How sustainable finance may fit it

Sustainability KPI link facilities

Green bond

Sustainable supply chain finance

Green trade loan / financing

Green loan

Supplier term lending / financing



# Sustainable trade solutions

Take advantage of tailored banking services to achieve sustainability goals for buyers and suppliers by leveraging the power of our network.

## Green Trade Finance

Green Trade Finance is a trade finance facility dedicated to support eligible environmentally sustainable trade activities (e.g. purchase, supply of goods or services) and adhering to the Green Loan Principles (GLPs).

## Sustainable Trade Instruments

Sustainable Trade Instruments are guarantees, letters of credit, or standby letters of credit issued under a sustainable trade facility made available to exclusively facilitate environmentally and/or socially sustainable economic activities (e.g. supply, production, of sustainable goods/services or support of a sustainable project) adhering to the HSBC Sustainable Trade Instrument Principles (STIP).

## Sustainable Supply Chain

Sustainable SCF is a proposition where HSBC may make early payments to customer's suppliers on terms that take into account the suppliers' sustainability performance / rating. This proposition meets the needs of corporate customers who are looking to support their Sustainability/ Corporate Social Responsibility (CSR) objectives.

## Why use Sustainable Trade Solutions?



### Reputation

Gain positive reputation and brand value around ESG (Environmental, Social, and Governance).



### Reduce climate impact

Be able to access a variety of sustainability related financing options, such as Green, Sustainability and Social Bonds, Transition Bonds, Green Loans/Financing and Sustainability Linked Loans/Financing, to fund eligible projects to reduce climate impact of your supply chain as a buyer or your company's operational activities as a supplier.



# Transition into a sustainable business with HSBC

HSBC has been named the “World’s Best Bank for Sustainable Finance” for the second year running recent Euromoney Awards for Excellence, where they hailed the “urgency” of our support for the transition to a greener economy.

## **Best Bank** Euromoney Awards 2020

- ◆ World’s Best Bank for Sustainable Finance
- ◆ Asia, Europe and Middle East’s Best Bank for Sustainable Finance

## **Research** Excel 2019 Winners

- ◆ HSBC received #1 for Climate Change Research
- ◆ HSBC received #1 for Socially Responsible Investment Research

## **Bonds Market** Dealogic

- ◆ HSBC topped the table for Global Sustainable Finance and Global Green Bond Volume by Bookrunner in H1-2020

## How is HSBC driving change?

- ◆ **Leveraging strong global footprint:** to provide world firsts in sustainable financing, including an inaugural sovereign green bond issuances for Hong Kong; green sukuk in the Middle East (Majid Al Futtain Holdings); green bond globally for protected agriculture (FIRA, Mexico).
- ◆ **Setting strategic targets:** We are transforming our own operations and supply chain to net zero across HSBC by 2030.
- ◆ **Publishing Sustainable Finance commitments:** to support our clients’ transition to a low-carbon economy, including committing to provide USD100bn of financing and investments by 2025.
- ◆ **Participating groups and commitments:** to foster wider-scale industry change, such as the Loan Market Association (LMA); RE100; and Sustainability Linked Loan principles.



# Our experience

## KPJ Healthcare Berhad

KPJ Healthcare Berhad is Malaysia's leading provider of private healthcare services. Since its introduction of the first private specialist hospital in Johor in 1981, the Group has been at the forefront of the healthcare industry.

For the payment of healthcare services for patients' and customers' convenience, we partnered with PayNet and KPJ to quickly offer DuitNow QR payments, a contactless payment option to ensure the safety and welfare of their patients during the Covid-19 pandemic.

We believe that we can support our clients by supporting their customers and providing them with efficient access to payment and collection services during this unprecedented time, and our solution for KPJ is a testament to that belief.

It is vital to fast track digital transformation especially for healthcare as it continues to be an essential sector for Malaysia.

### More about this case study

- ◆ <https://www.about.hsbc.com.my/-/media/malaysia/en/news-and-media/200602-hsbc-has-partnered-with-paynet-to-deliver-cashless-payments-at-kpj-hospitals.pdf>
- ◆ <https://www.businesstoday.com.my/2020/06/03/hsbc-malaysia-partners-with-paynet-to-enable-cashless-payment-options-for-kpj-hospitals/>
- ◆ <https://www.malaymail.com/news/money/2020/06/02/hsbc-paynet-enable-cashless-payments-at-kpj-hospitals/1871842>



# Our experience

## Leader Energy

HNG Capital was incorporated in year 2011 to undertake the privatisation of Leader Universal Holdings Berhad, a group with an enduring history of approximately 40 years.

HSBC Amanah arranged the first ASEAN Green Sustainable and Responsible Investment (SRI) Sukuk for Leader Energy, an investment holding company owned by HNG Capital Group, which focuses on renewable power generation.

HSBC Amanah acted as the sole principal adviser and sole lead manager on this multi-tranche one to 18-year that would fund two solar photovoltaic power projects in Kedah which also marked Leader Energy's debut project financing issuance in the Malaysian ringgit bond market.

This demonstrates our commitment to finance projects that benefit communities and the environment in line with Bank Negara Malaysia's Value-based Intermediation (VBI) initiative and HSBC Group's responsibility to help finance global sustainable development and to create greater value and impact.

More about this case study

♦ <https://www.about.hsbc.com.my/-/media/malaysia/en/news-and-media/200812-hsbc-amanah-arranges-first-asean-green-sri.pdf>



# Get started now

Contact us at <http://business.hsbc.com.my/en-gb/corporate-banking-contact-us> or speak to your relationship manager for further information.



Scan here to find out more.

## Disclaimer

© Copyright HSBC Bank Malaysia Berhad & HSBC Amanah Malaysia Berhad (“HSBC”) 2021. All rights reserved. These materials are for presentation to the intended participants of this event only, and shall not be redistributed, reproduced, copied, published, stored in a retrieval system, or transmitted, in whole or in part, for any purpose whatsoever and on any form or by any means whether electronic, mechanical, photocopying, recording or otherwise, without the prior written permission of HSBC.

These materials are solely for general information and do not constitute any advice, recommendation or offer by HSBC.

The opinions, statements and information contained in these materials are based on available data believed to be reliable. The information contained in this document may also include information from third parties who HSBC believe to be reliable but such information will not have been independently verified by HSBC. All information contained in this document (including without limitation, information about products, terms and conditions, pricing, forecasts, market influences and HSBC policy) is subject to change from time to time without any obligation on HSBC to give notice of such change to you.

Whilst HSBC will try to ensure that the information in this document is current, accurate and complete at the date of publication, HSBC makes no representation or warranty (whether express or implied) of any nature whatsoever as to the accuracy, completeness or fairness of such opinions, statements and information in, or omission from, these materials. Any reliance placed on these materials shall not give rise to any claim whatsoever against HSBC, and HSBC does not accept liability or responsibility whatsoever for any direct, indirect or consequential loss or any damage arising from the use of, or reference to, these materials.

You are responsible for making your own evaluation about the information and products referred to in this document. HSBC recommends that before you make any decision or take any action that might affect you or your business, you consult with suitably qualified professional advisers to obtain the appropriate financial, legal, accounting, tax or other advice.

Issued by HSBC Bank Malaysia Berhad (Company No. 198401015221 (127776-V)) & HSBC Amanah Malaysia Berhad (Company No. 200801006421 (807705-X)).