



Introducing HSBC Global Wallet

Pay and receive* like a local

Growing internationally brings unlimited opportunities. Now you can give your international payments the same freedom.

HSBC Global Wallet gives you the ability to hold, manage, send and receive* payments in multiple currencies, all from your existing HSBCnet profile. You'll be able to do business quickly and easily, wherever your customers and suppliers are.



Multiple currencies, all in one place

View, hold and manage a range of currencies in one place – saving you time and effort.



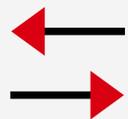
Faster international payments

HSBC Global Wallet lets you pay and receive* like a local in HKD, USD, JPY, CNY, CHF, AUD, CAD, GBP, EUR and SGD within the same or next day.



A centralised, secure platform

HSBC Global Wallet is integrated with your business banking account in HSBCnet, our award-winning online banking platform and mobile app.



Greater control

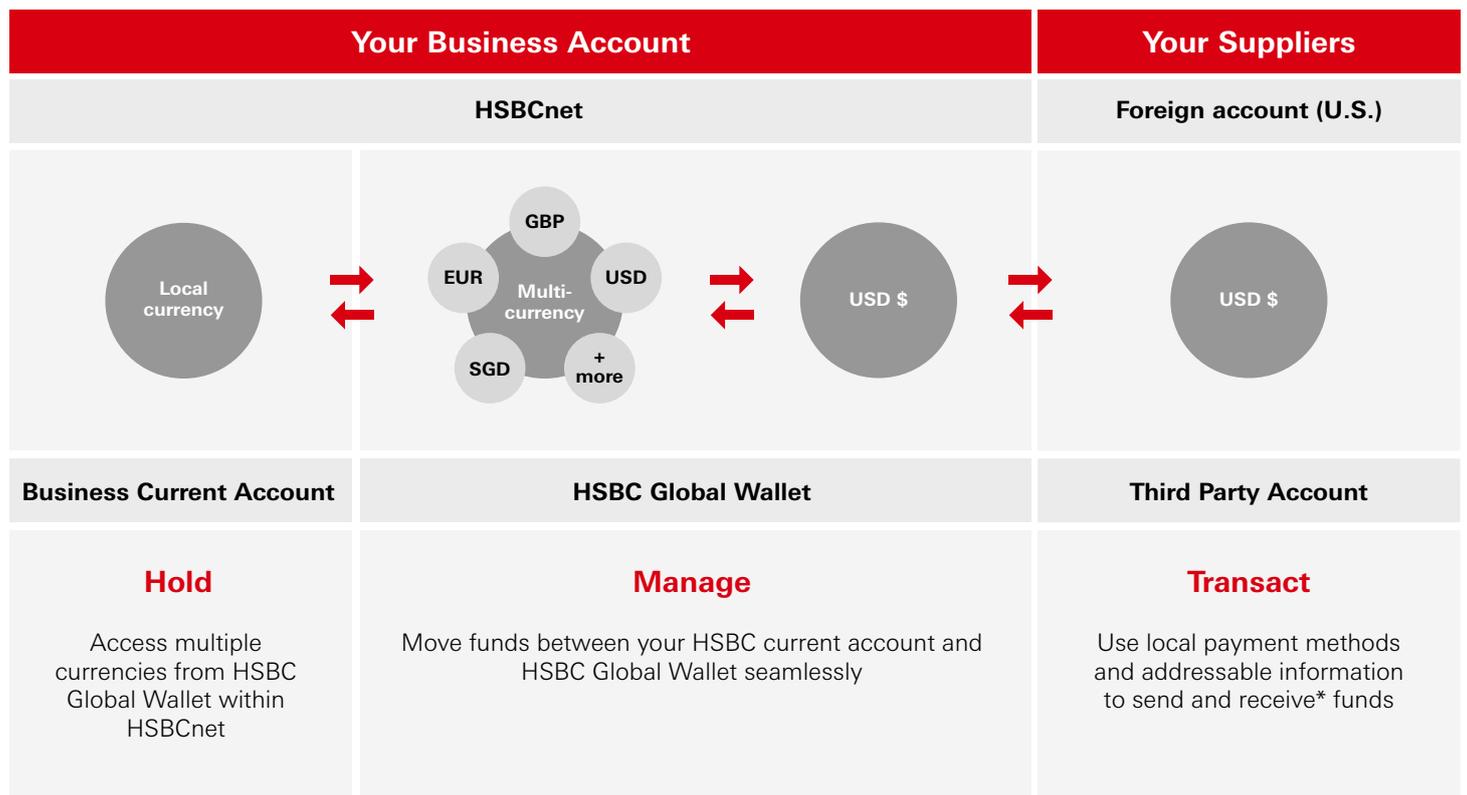
Benefit from the enhanced capabilities and security of HSBCnet, including easy transfers between accounts, entitlements, and two-factor authentication.

HSBC Global Wallet makes it even easier to do business across borders

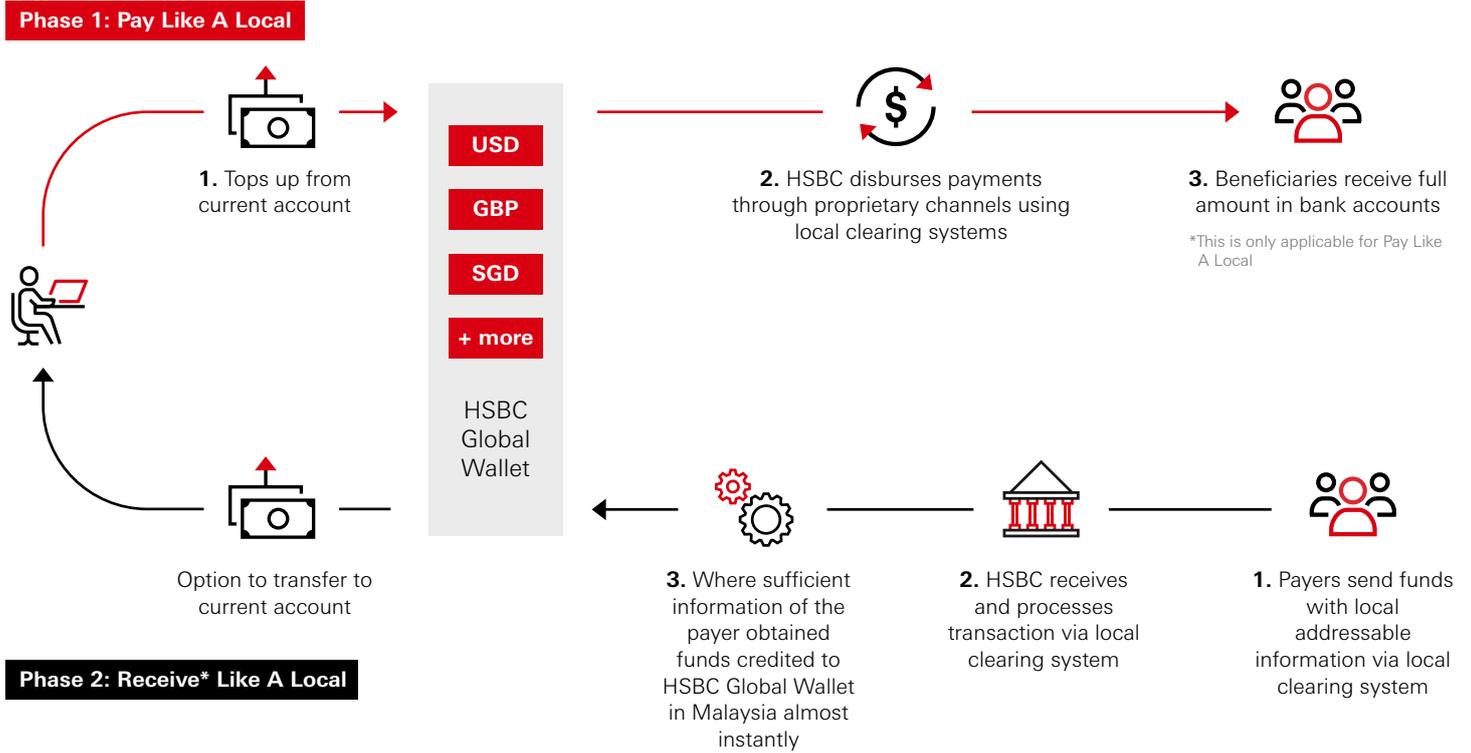
	Business Current Account	Domiciled Currency Accounts	HSBC Global Wallet
Make/ Receive* international payments	✓	✓	✓
Hold multiple currencies		✓	✓
Localised addressable information			✓
Send via local clearing rails			✓
Instant access to multiple currencies			✓

HSBC Global Wallet vs. traditional international transfer providers

Hold multiple currencies, manage funds freely between accounts and transact with localised details



*Receive currencies - Live: CNY and HKD | Coming soon: USD, GBP, SGD, CAD, AUD, EUR, JPY, CHF



Currencies and destinations

What information do you need to Pay like a local?

Currency > Destination	Expected Transfer Time* (in business day)	Payment Cut Off Time (MYT)	What information do I need?
AUD > Australia	Next Day	19:30	Account Number & BSB Code
CAD > Canada	Same Day	23:00	Account Number & Routing Number
CHF > Switzerland	Same Day	20:25	IBAN & SWIFT - BIC
EUR > European Economic Area	Same Day	22:30	IBAN & SWIFT - BIC
GBP > United Kingdom	Same Day	03:00 following day	Account Number & Sort Code
HKD > Hong Kong	Same Day	14:30	Account Number & Branch Code
JPY > Japan	Next Day	23:15	Account Number & SWIFT - BIC
SGD > Singapore	Next Day	22:00	Account Number, SWIFT - BIC & Purpose Code
RMB > China	Same Day	13:30	Account Number, SWIFT - BIC & Purpose Code
USD > United States	Next Day	00:30 following day	Account Number & Routing Number

* Expected transfer times are indicative only and subject to local clearing processing time and availability

	BAU - SWIFT	HSBC Global Wallet
Cross Border Payments/ Receive*	<ul style="list-style-type: none"> ■ Fee Per transaction (standard tariff, preferential) 	<ul style="list-style-type: none"> ■ Basic Package – Fee per transaction ■ Premium Package : Fee included in the package
HSBCnet Channel	<ul style="list-style-type: none"> ■ Monthly subscription 	<ul style="list-style-type: none"> ■ Monthly subscription on top of HSBC Global Wallet subscription
Multi Currency Account	<ul style="list-style-type: none"> ■ Existing fee and charges applies 	<ul style="list-style-type: none"> ■ Included in package
Cost Analysis	<ul style="list-style-type: none"> ■ Based on Value and Volume of transaction ■ Correspondence banking fee applied 	<ul style="list-style-type: none"> ■ Package price regardless of value / ticket size ■ Minimized correspondence bank fees for pay like a local feature
Transaction Speed	<ul style="list-style-type: none"> ■ Slow (average T+2 to T+5) 	<ul style="list-style-type: none"> ■ Quick (Same Day or Next Day)
FX	<ul style="list-style-type: none"> ■ FX during the transaction 	<ul style="list-style-type: none"> ■ Natural hedge
Pay Corridors	<ul style="list-style-type: none"> ■ Any corridors (slow transaction with correspondence bank fee) 	<ul style="list-style-type: none"> ■ Pay as local → USD to US, GBP to UK, EUR to Europe, HKD to Hong Kong, AUD to Australia, CAD to Canada ■ Pay via SWIFT → Any corridors
Receive* Corridors	<ul style="list-style-type: none"> ■ Any corridors (costly for the payer) 	<ul style="list-style-type: none"> ■ Basic Package – Fee per transaction ■ Premium Package : Fee included in the package
Receive* Currencies	<ul style="list-style-type: none"> ■ Live: CNY and HKD 	<ul style="list-style-type: none"> ■ Coming soon: USD, GBP, SGD, CAD, AUD, ■ EUR, JPY, CHF Premium ■ Package : Fee included in the package

How to apply



Register your interest by submitting the enquiry form by scanning the QR code or visit www.business.hsbc.com.my/en-gb/bank-smarter-with-hsbc-contact-us-form



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