



# 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.



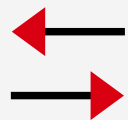
## **Faster international payments**

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**

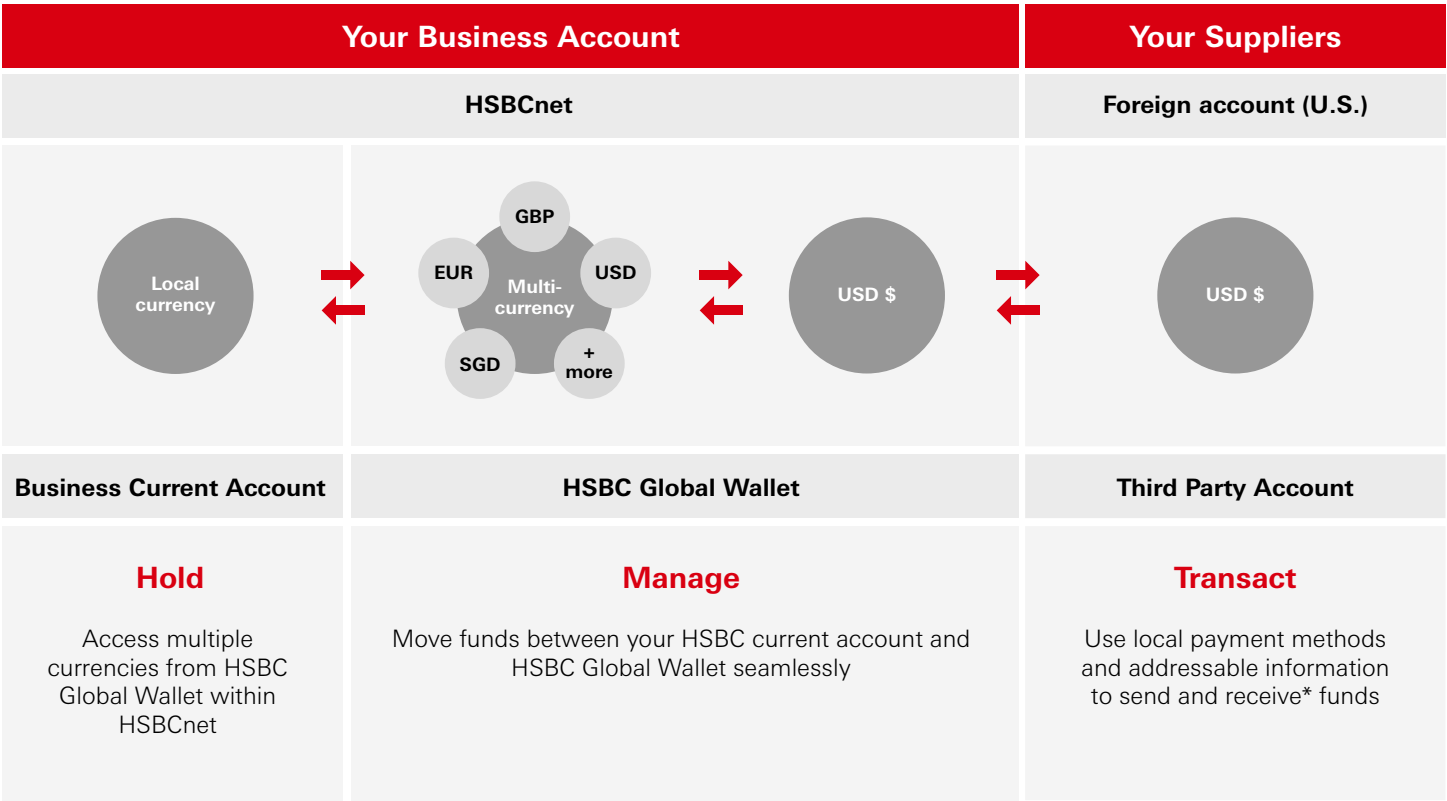
Benefit from the enhanced capabilities and security of HSBCnet, including easy transfers between accounts, entitlements, and two-factor authentication.

# 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			✓

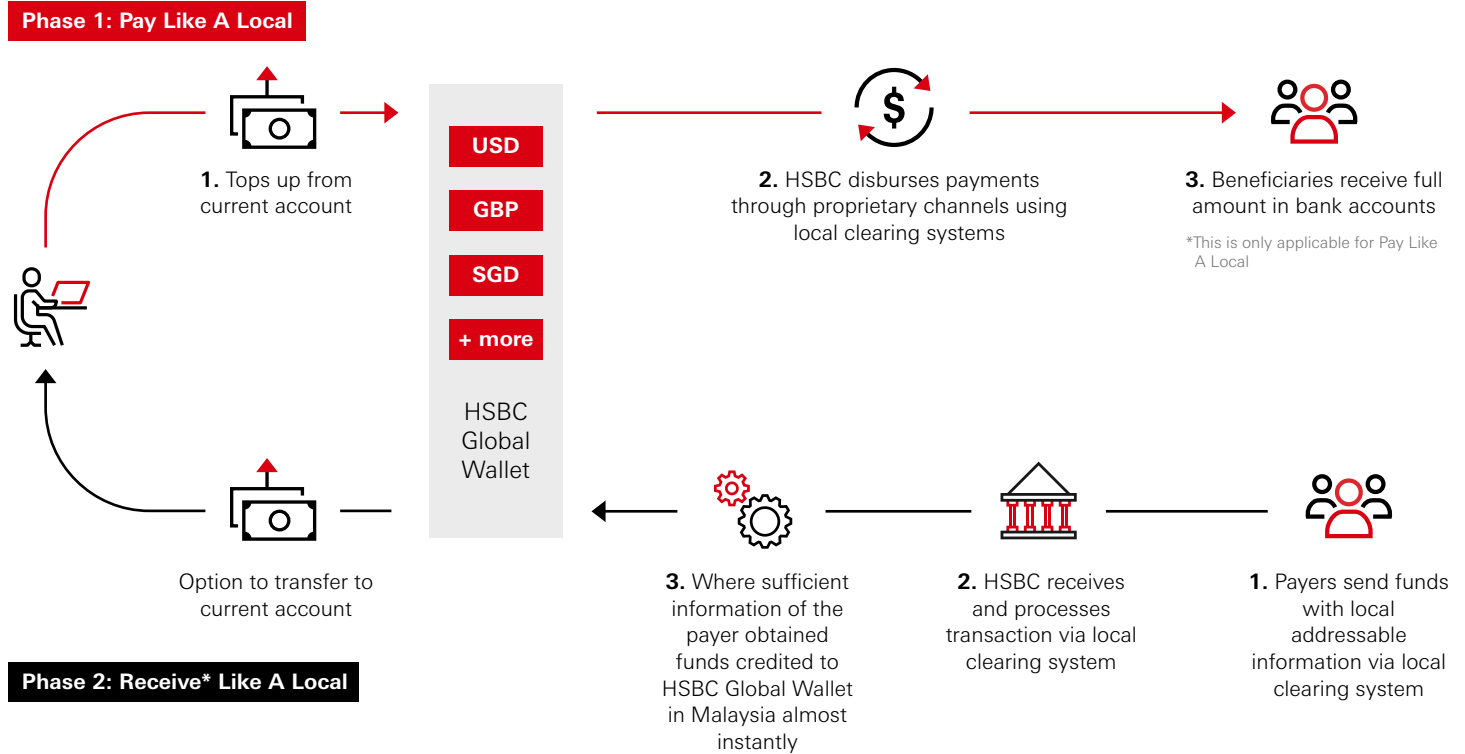
HSBC Global Wallet vs. traditional international transfer providers

## 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

# How it works?



## 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

# Points of Parity and Differences

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

## 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](http://www.business.hsbc.com.my/en-gb/bank-smarter-with-hsbc-contact-us-form)



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