

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.

Whether you're scaling your firm or expanding to new markets, HSBC can support you in your current and future needs. We help you transcend limitations and unlock the full potential of your business.

Streamline 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.



Best Service Provider in Cash Management

The Asset Triple A Treasury, Trade, Sustainable Supply Chain and Risk Management Awards 2020



Best Payments and Collections Solution

The Asset Triple A Treasury, Trade, Sustainable Supply Chain and Risk Management Awards 2020



Best Liquidity and Investments Solution

The Asset Triple A Treasury, Trade, Sustainable Supply Chain and Risk Management Awards 2020



Prepare for Growing International Trade

New opportunities are appearing on the horizon and current business is ready to start trading beyond the borders. Tap on HSBC's 150 years of history in global trade and network of specialists to extend your business' reach to import and export confidently.

#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**

Expand Your International Operations

With shifting economic forces, new markets present lucrative avenues to diversify and internationalise your operations. Take advantage of HSBC's international expertise and innovative solutions to set up new operations across the borders.

Our relationship managers draw on our deep expertise in commercial finance, such as:

- ◆ Global trade and receivables
- ◆ Global liquidity and cash management





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.



Digital Banking Solutions

Bank anytime, anywhere with HSBC's simple, fast and secure digital banking solutions.

Get started with us digitally

Starting a journey with us can be simple. All it takes are 3 easy steps:

- ◆ A quick online form submission through our website, and we will get in touch with you to discuss your banking needs
- ◆ To make things simpler for you, we are introducing e-sign, a convenient and secure way so you can confirm your requirements with us electronically, without visiting a branch
- ◆ Once all required documents are reviewed, your HSBC Business Account will be activated and you can begin accessing our digital platform, HSBCnet

Touch ID and Face ID sign-on

Access a complete suite of services via a simple login. Our HSBCnet Mobile app supports biometrics sign-on using your fingerprint or face ID¹, offering you a simple and secure way to view your HSBC accounts and balances on the go.

Trade Transaction Tracker and Track Payments

Get real-time access to trade transactions on the go, and increased visibility and control of your payments using HSBC's trackers.

Track Payments:

- ◆ A simple interface to filter and manage payments using multiple criteria such as currency, destination country and amount
- ◆ Straightforward and intuitive callout tabs to search transactions by status
- ◆ Quick search and filter functions that combine multiple transaction criteria

Trade Transaction Tracker:

- ◆ Global view of documentary credits, collections, trade loans and guarantees through a single app
- ◆ Real-time overview of export and import documentary credits, collections, trade loans and guarantee transactions
- ◆ Mobile trade transaction dashboard, including for loans maturing in seven days

¹Android phones support fingerprint sign-on only. iPhone devices support Touch ID and Face ID.

GetRate and Evolve

Meet your foreign exchange (FX) execution and payment needs with just one platform, HSBCnet.

GetRate offers:

- ◆ Real-time competitive FX rates
- ◆ Seamless FX execution alongside payment submission
- ◆ FX rates visibility at the point of execution
- ◆ Straight-through processing for downstream FX booking

Evolve provides:

- ◆ Access to liquidity and competitive pricing in more than 460 currency pairs
- ◆ A simple interface with intuitive navigation and a customisable canvas and blotter
- ◆ Real-time on-screen trade affirmations and transaction history
- ◆ A real-time view of two-way pricing and forward tenor curves
- ◆ Free access to the platform from multiple countries using a single login

Internet Trade Services and eReceivables Finance

Enjoy easy access to financial tools for your daily business needs with our same-day turnaround² services. Our quick self-help model enables:

- ◆ Requests for financing based on copies of uploaded documents
- ◆ One-minute submission of documentary credits, bank guarantees and loans using pre-designed templates
- ◆ Easy preparation of trade documents with Export Documentary Credit text
- ◆ Customised report features for easy monitoring and reconciliation with enterprise resource planning
- ◆ Real-time viewing of trade facilities and receivables
- ◆ 24/7 mobile trade authorisation

Instant Bulk Payment

Instantly pay vendors and suppliers in bulk using proxies and account numbers. Our Instant Bulk Payment solution provides:

- ◆ Validation of proxies and account numbers during processing, and to single out unsuccessful payments
- ◆ A customisable solution for standard file formats
- ◆ A detailed payment format

Instant payments 24/7 from HSBC to all banks in Malaysia

- ◆ Instant payment of up to MYR10 million, with a maximum fee of MYR 0.50

²Subject to availability of Trade Account and submissions within relevant cut-off time as advised by HSBC Bank Malaysia Berhad.





Easy Payments and Collections

Save yourself the hassle of processing payments and collections with HSBC's solutions.

Fast payment solutions

Benefit from fast and easy solutions for payroll, statutory and utility payments. Solutions include:

- ◆ Easy payment creation
- ◆ Bulk payments
- ◆ Instant bulk payments
- ◆ Forward-dating payments
- ◆ Recurring payments

Collection made easy with HSBC Omni Channel

Enjoy a one-stop platform for your payment and collection needs with HSBC Omni Channel. Available for both in-store and e-commerce payments, our solution supports a wide range of payment methods:

- ◆ Credit cards
- ◆ FPX bank transfers
- ◆ e-Wallets
- ◆ DuitNow QR

To ease your reconciliation process, you can track your transactions through a single consolidated report delivered to you.

Easy collection solutions

Enjoy greater flexibility through virtual accounts, a solution that supports your collection process across multiple payment types. With a simplified solution, you can be more efficient in your collections and trim your operational costs.

Easy tracking

Keep tabs on your payments and collections with:

- ◆ Reports that are tailored to your needs
- ◆ Track Payments on HSBCnet, which helps you to manage payments using multiple criteria, such as currency and amount
- ◆ Virtual accounts that support your payer reconciliation across multiple payment types using a single physical account

Access to Funding

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-Free³

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.

³Guarantee from Syarikat Jaminan Pembiayaan Perniagaan (SJPP) is required.



Grow your business through:

- ◆ Complete range of working capital solutions for your business
- ◆ Assurance of buyer payment
- ◆ Get access to business opportunities without a credit facility. Our cash margin Letter of Credit and Bank Guarantee services over same-day turnaround⁴ to help you meet urgent and ad hoc business requirements

Release your cash trapped in sales cycle

An innovative working capital solution, HSBC Receivables Financing (RF) 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, you can improve your business cash flow and achieve your growth ambitions.

HSBC World Business Mastercard®

Enjoy flexible payment options using the HSBC World Business Mastercard®. With up to 50 days interest-free, and a cashback on business expenses, we help you enhance your cash flow. It also comes with free travel insurance and merchant discount benefits.

Financing solutions

Allow us to help you with:

- ◆ Trade Finance – Bridge the gap between outgoing and incoming payments to enable you to negotiate better rates or terms. Available in all major currencies, our trade finance is available with letters of credit, documentary collections and open account transactions
- ◆ Asset Finance (for machinery and premises) – acquire new equipment and bigger space for your growing operation without straining your working capital with tailor-made financing solutions
- ◆ Contract Finance – receive cash on a contract that has yet to be fulfilled. As this solution is not secured against your whole ledger, you get more flexibility to unlock cash from your working capital

⁴Subject to availability of Trade Account and submissions within relevant cut-off time as advised by HSBC Bank Malaysia Berhad.

Bank Negara Malaysia Financing Facilities

Agrofood Facility

An allocation of RM1 billion, to increase food production for Malaysia and for export purposes. Eligible SMEs can obtain financing of up to RM5 million for a tenure of up to 8 years. The financing rate is capped at 3.75% p.a. Available from 6 March 2020 onwards.

SME Automation and Digitalisation Facility

An allocation of RM300 million to incentivise SMEs to improve productivity and efficiency. Eligible SMEs can obtain financing of up to RM3 million for a tenure of up to 10 years. The financing rate is at 4.00% p.a. Available from 6 March 2020 to 31 December 2020.

All Economic Sector Facility

An allocation of RM6.8 billion, to enhance access for financing for SMEs in all economic sectors. Eligible SMEs can obtain financing of up to RM5 million for a tenure of up to 5 years. The financing rate is capped at 7% p.a. Available from 6 March 2020 onwards.

Micro Enterprise Facility

An allocation of RM300 million, to increase access to collateral-free financing for micro enterprises. Eligible SMEs can obtain financing of up to RM50,000 for a tenure of up to 5 years. The financing rate will be determined by HSBC. Available from 6 March 2020 onwards.

Government Guarantee Schemes

Government Guarantee Scheme – PRIHATIN⁵

To help companies impacted by COVID-19, eligible companies can obtain up to RM20 million of financing for a tenure of up to 10 years or 31st December 2030, whichever is earlier. The guarantee is up to 80% of total credit facilities and the fee is between 0.75% p.a. to 1% p.a., payable upfront annually. Available from 1st April 2020 until 31st December 2020.

Government Guarantee Scheme for SMEs⁵

Eligible companies can obtain up to RM10 million of financing with a guarantee of up to 80% of total credit facilities. The guarantee fee is between 0.75% p.a. to 1% p.a. SMEs with more than 50% export-based revenue can obtain 2% rebate on interest/profit rate.

⁵Initiatives by Syarikat Jaminan Pembiayaan Perniagaan Berhad (SJPP)



Dedicated Business Support

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

Relationship Manager

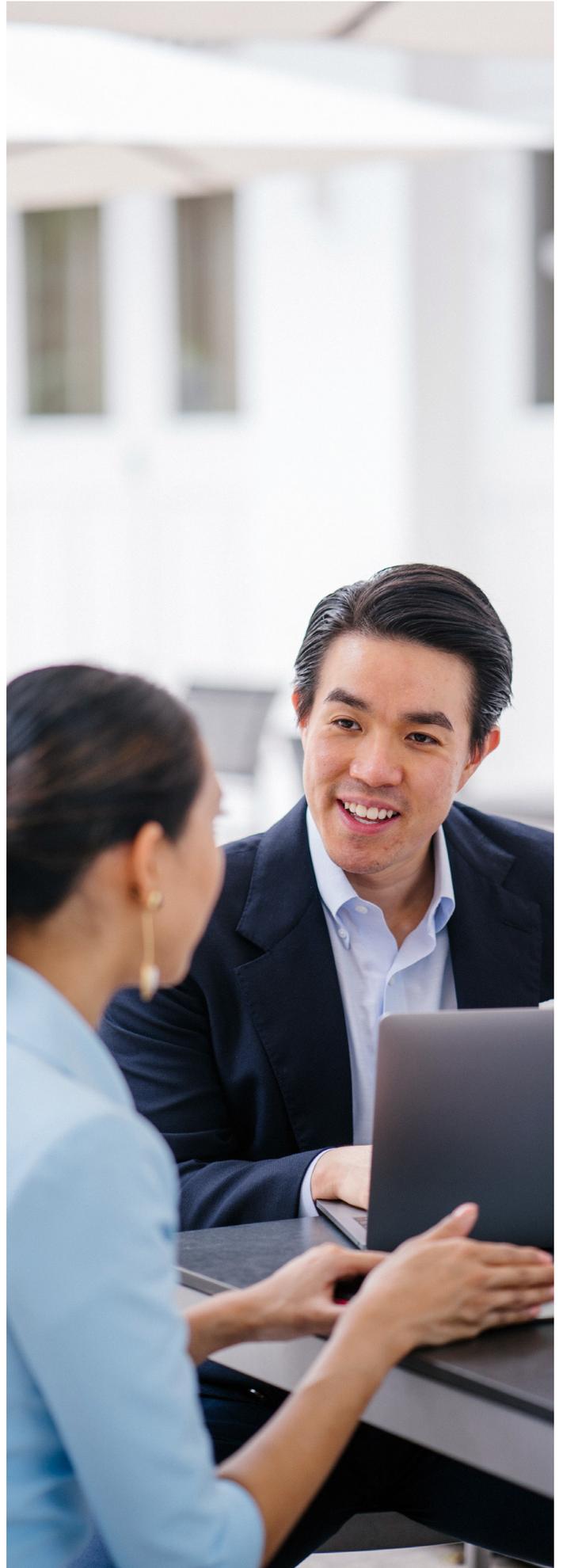
From day one, your business gets a dedicated Relationship Manager to meet all your banking needs, with the support of product specialists in cash, loans and FX. As you expand your business, your Relationship Manager will be there to make sure you have the tools and support for your next step.

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.



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