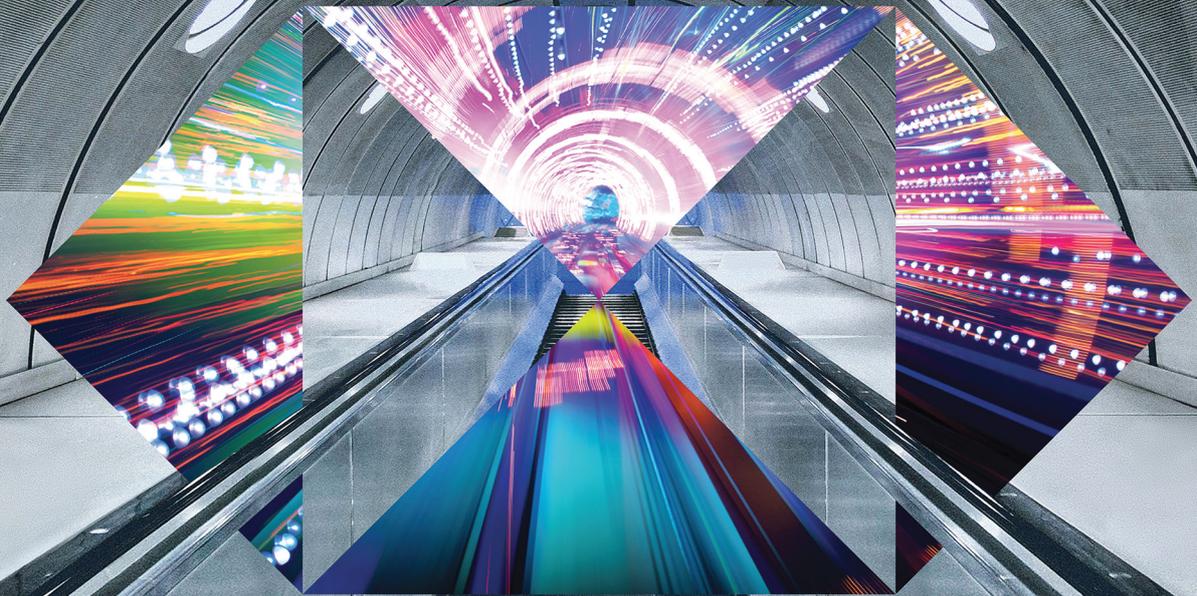


HSBCnet

Smarter digital banking
experience for Businesses



HSBC

Together we thrive

Global access via one streamlined platform

As your business takes shape and grows, everyday banking can become a hassle. At HSBC, we are dedicated to leveraging technology and innovation to make your life simpler.

Designed to meet the needs of SMEs, our HSBCnet internet banking platform gives you the tools to manage your banking needs and do business globally, 24/7.



Seamless connectivity

Access all your accounts in one place



Secure banking

Stay secure with biometric sign-in and mobile authentication



Bank on the go

Take charge of your accounts on the move with the HSBCnet Mobile app



Simpler, faster, smarter

Manage your finances easily with an intuitive banking experience



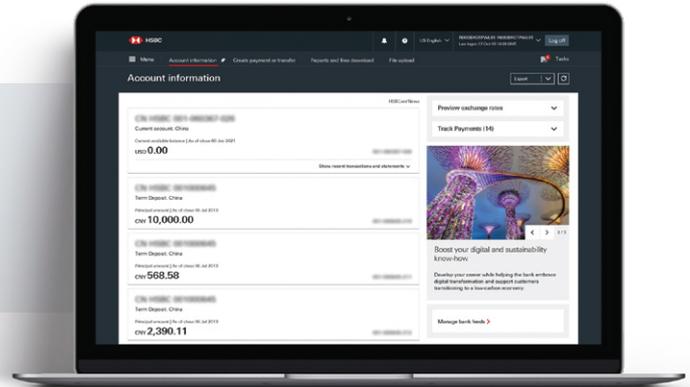
24/7 support

Get support from our team of experts whenever you need



How HSBCnet can help with your daily banking needs

From cash management to trade finance, foreign exchange and more, get your daily business banking done with greater ease and convenience.



Manage your cash flow with greater efficiency

- Raise, authorise and track payments online
- View payment statuses
- Get notification alerts on incoming and outgoing funds via email / SMS
- Place term deposits instantly without the hassle of providing physical documents



Take your liquidity management to the next level

HSBC's Liquidity Management Portal

- Offers a consolidated and customisable view of your cash position globally combined with data visualisation to facilitate ease of reporting and analysis
- Self-service capabilities to help manage your liquidity, spot cash trends and assess risks



Smarter trade solutions with digitalisation

- Access to a suite of trade facilities including documentary credits, guarantees, receivables finances and more
- Get timely transaction updates with Trade Instant@dvice
- View all your trade transactions in one place with Trade Dashboard
- Access real-time statuses on your trade transactions



Gain greater visibility and control of foreign exchange

- Access real-time FX rates, available 24/5* in 26 major currencies with GetRate
- Be notified when FX rate hits your target rate through HSBCnet and HSBCnet Mobile, email or SMS
- Stay informed with updates on key events and trends for currencies
- Enjoy price transparency via HSBC's mid-market FX rate at the point of transaction



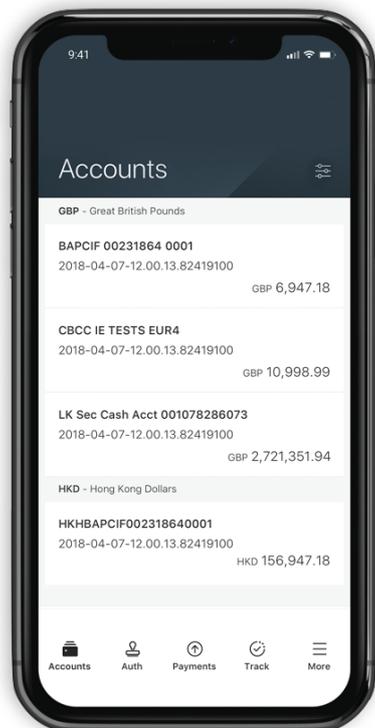
Smarter management of your FX needs

HSBC Evolve[†]

- Get customised liquidity and pricing:
 - ✓ Across FX spot, forward, swaps, non-deliverable forwards and time option forwards
 - ✓ In 31 currencies, 24 hours a day, 5.5 days a week, with no minimal to trade
 - ✓ The two-way pricing provides greater transparency

HSBCnet Mobile app with biometrics

HSBCnet Mobile supports a full suite of biometric capabilities, including Touch and Face ID for iOS devices, as well as Fingerprint ID for supported Android devices. Once enabled, simply use your fingerprint or facial recognition to log in – making it even quicker and safer to access your HSBCnet services anytime, anywhere.



With HSBCnet Mobile App, you can

- Log in using Touch ID or Face ID for iOS device or Fingerprint ID for Android
- View account balances and recent transactions
- Create Payments, Inter-Account Transfers and Bill Payments for existing beneficiaries
- Authorise Payments, Inter-Account Transfers, ACH Credits/Debits, Bill Payments and File Level payment instructions
- Track the status of payments at any stage of the journey
- Authorise Import Documentary Credit, Guarantees, Import Bill and Import Loan Trade transactions
- View Receivable Finance accounts and recent transactions, exchange messages, and draw payments
- Check real-time status of your import, export, guarantees and buyer/seller loan transactions
- Authorise cross-border payments and preview foreign exchange rates with GetRate
- Receive notification of payments ready for authorisation via My Alerts



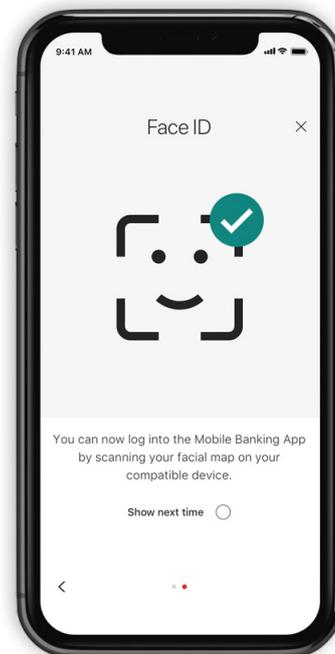
Access HSBCnet on the go

HSBCnet mobile app is available for download from the App Store or Google Play.



Mobile authentication

Access your accounts through HSBCnet easily and securely with mobile authentication. You will be able to log onto HSBCnet, approve payments, re-authenticate high risk transactions and more, directly via your designated mobile device.

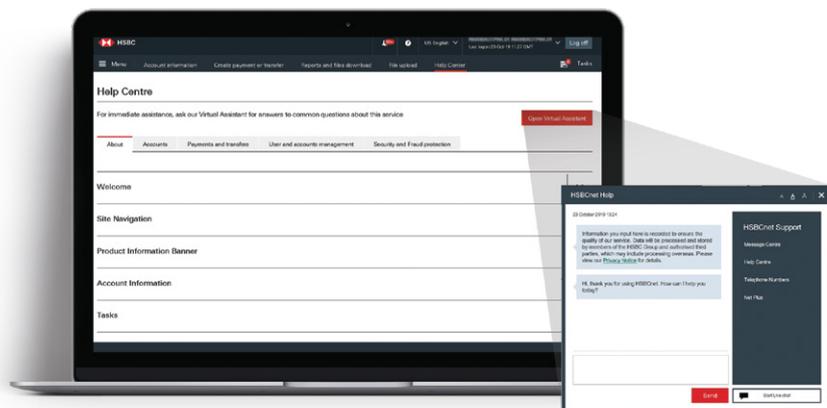


24/7 support

Resolve problems faster with HSBCnet's innovative online help and assistance options that are available round the clock.

- Virtual Assistant
- Live Chat[‡]
- Help Centre and User Guides

Additionally, you can access NetPlus on HSBCnet to learn more about HSBCnet functionalities, the latest industry news and trends.



Call your Relationship Manager | 1800 216 9008 (Singapore) or +65 6216 9008 (Overseas)

Visit business.hsbc.com.sg/sme

*Refers to Singapore's business day.

[†]HSBC Evolve is offered to accredited investors only and subject to applicable terms and conditions.

[‡]Live Chat is available from Mondays to Fridays, 9 am to 6 pm.

The HSBCnet interface may be under development in certain markets and its deployment in any market is subject to the bank's discretion. Any functionality described in this material may also vary across markets and is subject to change.

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