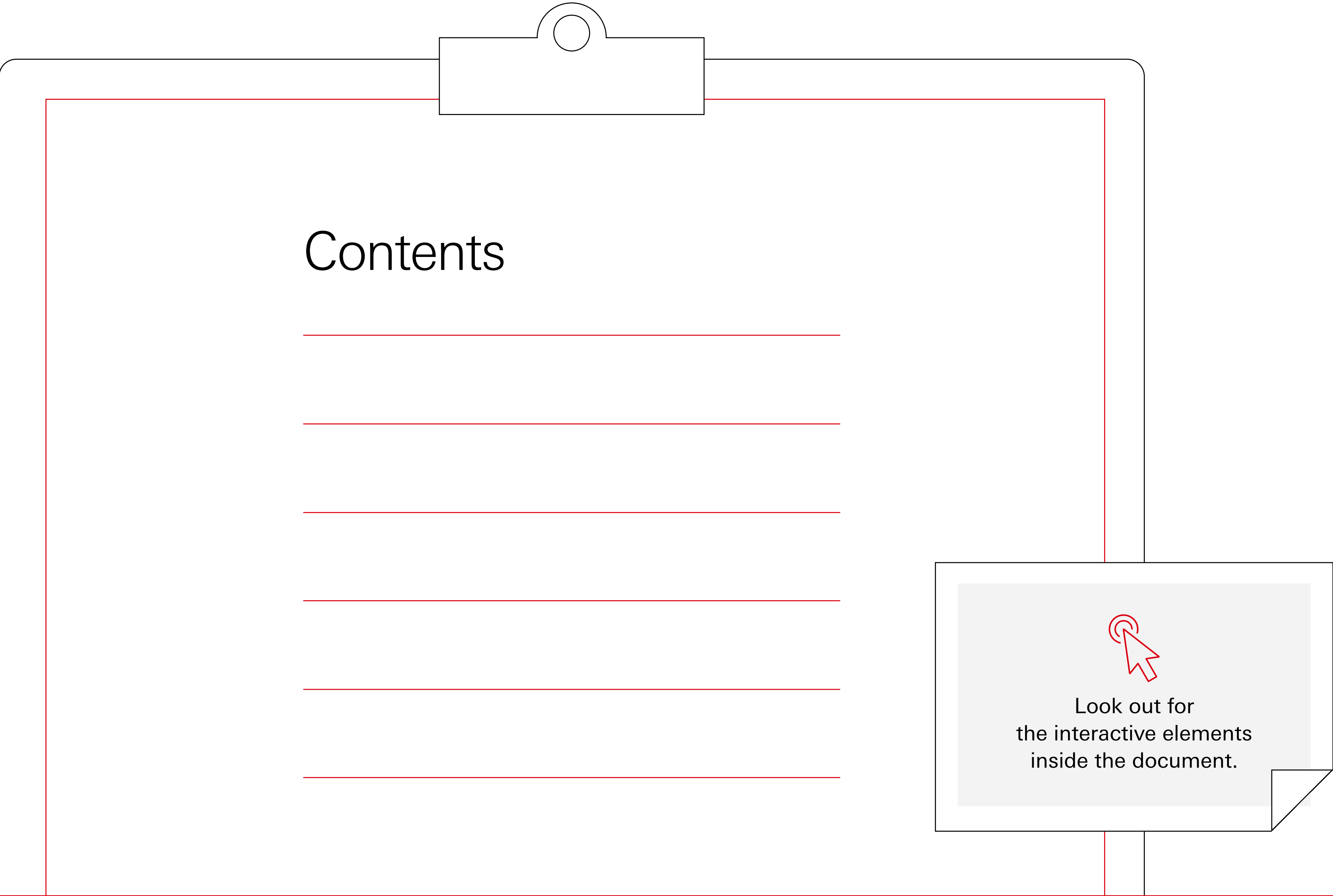




Greater Bay Area, greater opportunities

Explore how we can help you thrive in the Greater Bay Area





About the GBA

- ◆ The Guangdong-Hong Kong-Macao Greater Bay Area ('Greater Bay Area', or 'GBA') is an initiative that joins the two Special Administrative Regions, Hong Kong and Macao, with nine cities in Guangdong – Guangzhou, Shenzhen, Zhuhai, Foshan, Zhongshan, Dongguan, Huizhou, Jiangmen and Zhaoqing – to form an international first-class bay area for life, work and travel.
- ◆ The vision of the GBA is to promote infrastructure connectivity, market integration, international cooperation and the development of the region into a global hub for technology, finance, healthcare, sustainability and innovation.
- ◆ Supporting businesses and customers in the GBA is our key priority. As one of the leading international banks in the GBA, HSBC is in prime position to be a super-connector of opportunities and help our clients thrive in the region.
- ◆ Read on to see how we can help you and your business capitalise on the vast potential of the GBA.

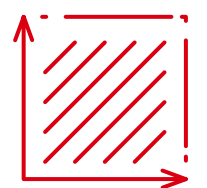


Key statistics



Population in 2022

Over **86** million



Land Area

Approx. **56,000** sq km



Combined GDP in 2021

Approx. **USD1.9** trillion



Estimated GDP in 2030

Approx. **USD4.6** trillion

Source: Hong Kong Trade Development Council, 31 August 2022

About the GBA

The GBA was **home to 25 Fortune Global 500 companies** in 2021 – vs 24 in the New York Bay Area and 10 in the San Francisco Bay Area

Source: Refinitiv

The Shenzhen-Hong Kong-Guangzhou **science and technology cluster** is the **second largest** in the world, according to the Global Innovation Index 2021

Source: World Intellectual Property Organization

The GBA is home to **62 unicorns** valued at a combined total of USD1.7 trillion as of June 2022

Source: Hurun Research Institute

Start-ups in the GBA are optimistic about their future prospects. **Over 70%** expect their business revenue to **grow by more than 25%** within the next three years. Amongst these, the **biotech start-ups** have the fastest anticipated growth, with nearly 30% expecting to see their income **grow by 100% or more** in the next three years

Source: HSBC & HKTDC Exploring the GBA Start-up Ecosystem Survey 2021



Our presence

Over 155 years
of operation in the
region

One of the **leading
international banks**
in the GBA

With a strategic
presence throughout
the GBA, we are well-
positioned to serve as
a **super-connector of
opportunities** in the
region.

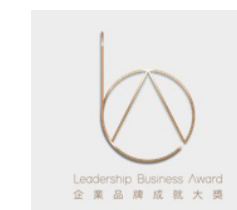
GBA office
with dedicated
teams

**Extensive
branch network**
in Hong Kong, Macao and
21 prefecture-level cities in
Guangdong province

Our presence

2

Prestigious GBA awards and accolades



**Now Business News Channel
Leadership Business Awards
2021-2022**

GBA Commercial Banking Service
Award of Excellence



**Asiamoney Greater Bay Area
Awards 2023**

Best International Bank for the
Greater Bay Area

**Bloomberg Businessweek/
ChineseEdition Financial
Institution Awards 2023**



Excellence Performance in GBA Bank – Commercial Banking
Excellence Performance in GBA Bank – ESG Sustainability of the Year
Excellence Performance in GBA Bank – FinTech Bank of the Year
Excellence Performance in GBA Bank – GBA Bank of the Year



粤港澳大湾区绿色金融联盟
Guangdong-Hong Kong-Macao Greater Bay Area Green Finance Alliance

**GBA Green Finance Alliance Outstanding
Green Financial Projects Awards 2022**

Pioneer Award - HSBC GBA Sustainability Fund
Honorable Award - HSBC GBA ESG Index




**The Asset Triple A
Treasuries Awards
2023**

Best Renminbi Bank
in Macau

How we can support your growth in the GBA

We understand running a business isn't easy. The interactive list on the right provides a glimpse of the day-to-day needs of companies that are starting out, looking to expand or seeking to grow their businesses in the GBA.

 Click on the buttons to explore how we can support your journey, every step of the way.

Growth

Making cross-border payments



Are there any efficient, low-cost cross-border fund transfer solutions in the market?

Can I manage my account efficiently and check the status of my payments at any time, anywhere?

Can I reduce the risk of exchange rate fluctuations when making cross-border payments?

Growth

3

How we can support you

◆ Payment Connect

We provide an efficient borderless payment experience, with payment processed in as little as two minutes

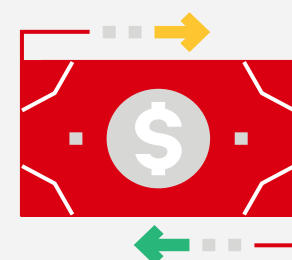
◆ Digital banking platform

Our convenient, one-stop platform - HSBCnet allow you to easily make and receive cross-border payments, check the status of payments and upload transaction documents

◆ HSBC Evolve

Our FX trading e-platform, which supports 1,500 currency pairs, gives you a smarter way to exchange currencies across global markets and manage FX risk effectively – 24 hours a day

Raising operational funds



Where can I find reliable sources of funding to support my business growth in the GBA?

With the growing focus on a greener Greater Bay Area, how can I get financial support for sustainable opportunities?

Growth

3

How we can support you

◆ Credit Connect

We provide flexible allocation of pre-approved credit limits for your business entities in the GBA

◆ GBA Sustainability Fund

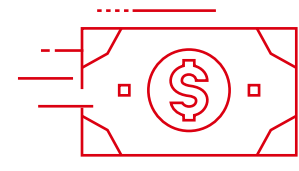
We support the financial needs of companies in their journey towards sustainability and green transition

◆ Tailored financing solutions

Our guidance and tailored financing solutions are based on a deep understanding of the needs of GBA businesses

Our products and solutions in the GBA

To better connect businesses to the opportunities in the GBA, we're investing in our digital infrastructure and cross-border products. Learn about how the range of products below can provide you with a seamless banking experience and help you unlock your business potential for growth in the GBA.



Payment Connect

- ◆ Enjoy a quick and cost-efficient borderless payment experience
- ◆ Make payments within the GBA in as little as two minutes and track your payment status on the go

Learn more:

business.hsbc.com.mo/gba-payment-connect



Credit Connect

- ◆ Satisfy the intra-group cross-border financing needs of your member companies operating in the GBA
- ◆ Flexibly allocate pre-approved credit limits in your business entities in the GBA in as little as one business day

Learn more:

business.hsbc.com.mo/gba-credit-connect



Trade Connect

- ◆ Faster, more efficient and digitised trade financing services for businesses in the GBA
- ◆ A dedicated trade specialist to provide you with customised services and solutions

Learn more:

business.hsbc.com.mo/gba-trade-connect

Products and solutions

Our products and solutions in the GBA

Credit and Lending

We provide financing solutions for businesses:

- ◆ Working capital finance
- ◆ Asset and structured finance
- ◆ Project finance
- ◆ Other financing solutions



Global Payments Solutions

Operate more efficiently with:

- ◆ Cost-effective payment solutions
- ◆ USD and HKD outward telegraphic transfers within the GBA in as fast as two minutes*
- ◆ GBA payroll services
- ◆ Proactive payment tracking

Digital cash management solutions:

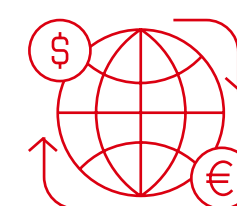
- ◆ Enhanced of Customer Documents Gateway on HSBCnet



Global Trade and Receivables Finance (GTRF)

Using our strong connectivity and geographic footprint, we can structure international solutions for our trade customers:

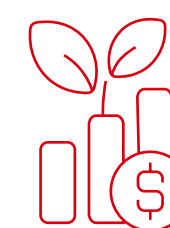
- ◆ Trade services
- ◆ Receivables Finance
- ◆ Guarantees
- ◆ Digital trade and finance
- ◆ GBA single point of contact



Sustainable finance

We support customers investing in sustainable initiatives and business models:

- ◆ Green loans
- ◆ Social loans
- ◆ Sustainability-linked loans
- ◆ Sustainable Finance Programme
- ◆ GBA Sustainability Fund



* This feature is only available for non-resident corporate clients of HSBC China

Contact us

The GBA can provide your business with a world of opportunities. We are committed to ensuring you realise these opportunities by providing you with tailored banking solutions for every step of the way.

To find out more about our products and insights in the GBA, visit www.business.hsbc.com.mo/gba

If you're looking for opportunities for growth in the GBA, please:

Reach out to your HSBC Relationship Manager

Or

Call our hotline on +853 2855 3669

Contact us

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