



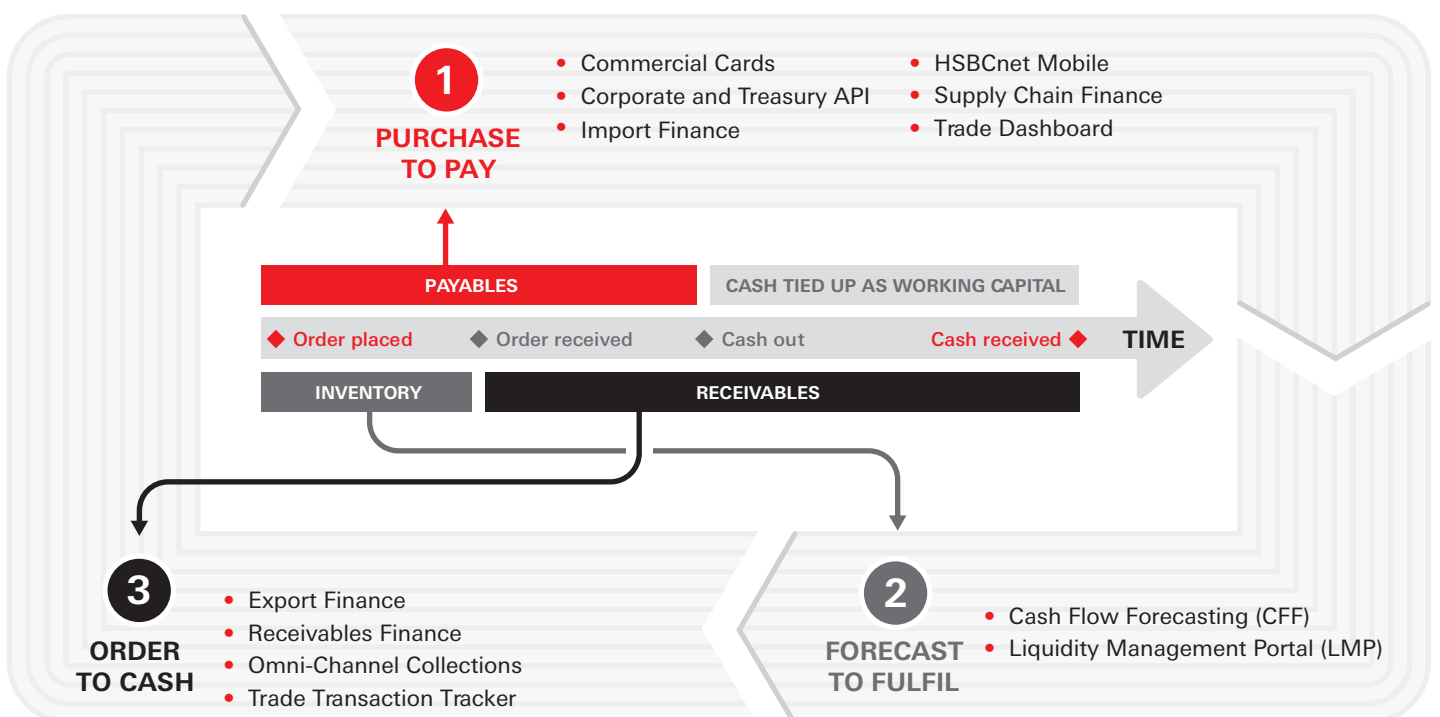
Smartly manage your working capital cycle with HSBC digital solutions

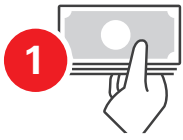
Many companies have felt the impact of the COVID-19 pandemic. Treasuries have dealt with a wide range of issues that negatively affects the availability of working capital - including late payments to customers, disruptions to the supply chain, and incorrect forecasts. As an outcome of the pandemic, working capital has become a key strategic priority that is integral to any plan for the future.

The pandemic is more than a short-term shock. It has generated an uncertain business environment that will require long-term planning among treasurers to ensure that companies have adequate working capital. By rethinking how it operates, a treasury can make material improvements – such as increasing visibility of working capital across the organisation, as well as changing how it handles payables and receivables, and interacting with financial partners via efficient digital channels. Technology can play a key role here, and our corporate banking platform HSBCnet hosts a suite of powerful, intuitive online tools to help you manage even the most complex banking and reporting needs.

Efficient working capital practices not only assists a company weather the pandemic's current economic effects, they also create tangible benefits that will help when the recovery comes around. Integrating digital solutions into a treasury's operations can therefore have a material impact on a company's success far into the future.

Our digital solutions for your entire working capital cycle





PURCHASE TO PAY

Commercial Cards

- Manage travel and entertainment payments and day-to-day expenses in a more effective and transparent manner
- Access to over 47M merchants with interest-free period providing flexibility on working capital
- Use virtual cards to securely make large value, high volume or repeat payments to suppliers

Corporate and Treasury API

- A cost effective solution with real-time domestic and cross-border capabilities
- Facilities automation with single and bulk payment initiation

Import Finance

- Issue and amend documentary credits
- Manage import bills instructions
- Create and manage buyer loans

HSBCnet Mobile

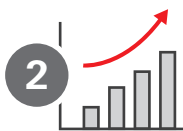
- Access to trade and wire transactions on-the-go
- Authorise import trade and priority payment transactions
- Approve documentary credits applications and amendments

Supply Chain Finance

- Covers a wide range of tradeable currencies including RMB
- Early payments to suppliers are extended on buyer-approved invoices
- Buyer can provide irrevocable payments to HSBC to settle approved invoices

Trade Dashboard

- A single, global view of your trade transactions and outstanding portfolio
- Highlights transactions that need your attention



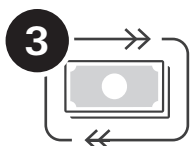
FORECAST TO FULFIL

Cash Flow Forecasting (CFF)

- Increase the accuracy, consistency and quality of cash forecasting
- Compile a forecast of all cash movements that impact your organisation's day to day cash position

Liquidity Management Portal (LMP)

- Giving enterprise-wide visibility of cash positions across multiple banks and products
- Self-manage liquidity and investments without having to call the bank



ORDER TO CASH

Export Finance

- Apply for pre and post shipment finance
- Documentary credits transfers and confirmations

Receivables Finance

- Upload eligible receivables onto HSBCnet for drawdown
- Review and request funding

Omni-Channel Collections

- A one-stop solution that allows companies to collect payments from a range of cards and e-wallets
- A consolidated view of collections - both traditional and digital which reduces operational costs associated with multiple platforms

Trade Transaction Tracker

- Global view of your trade transactions on the HSBCnet Mobile app
- 24/7 access to real-time transaction and document status
- Real-time courier tracking of export documentation

Simplicity, connectivity and security matter more than ever.

For more information on how we can integrate our advanced digital solutions in your treasury operations, to help you increase productivity and manage cash flow, please contact your HSBC Relationship Manager today.

Please note availability of the products and features described may vary across different markets. For more information please visit our website.

In Australia, this document is for distribution in Australia by HSBC BANK AUSTRALIA LIMITED ABN 48 006 434 162 AFSL 232595 (for retail and wholesale clients, as defined under the Corporations Act) and/or THE HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED, SYDNEY BRANCH ABN 65 117 925 970 AFSL 301737 (for wholesale clients only), (individually and together "HSBC"), and is intended for reference and illustrative purposes only. It does not constitute an offer or advice for you to purchase from or otherwise enter into a transaction with HSBC or any of its subsidiaries or affiliates.

Terms, conditions, fees, charges and lending, eligibility and suitability criteria apply. HSBC makes no representations that the products or services mentioned in this document are available to persons in Australia or anywhere else or are necessarily suitable for any particular person or appropriate in accordance with local law. In particular, the information in this presentation may not be suitable for "retail" clients. No consideration has been given to the particular investment objectives, financial situation or particular needs of any recipient.

The recipient agrees to keep confidential at all times information contained in it or made available in connection with this or any further investigation. This document is for the exclusive use of the persons to whom it is addressed and their advisers and shall not be copied, reproduced or distributed (in whole or in part) or disclosed by recipients to any other person nor should any other person act on it. The recipient has further agreed, on request, to return all documents and other material (including this document) received from HSBC.

This document does not constitute an offer or invitation for the sale or purchase of securities or of any of the assets, business or undertaking described herein. The issuance of and details contained in this document, which is not for public circulation, does not constitute an offer or solicitation for, or advice that you should enter into, the purchase or sale of any security, commodity or other investment product or investment agreement, or any other contract, agreement or structure whatsoever. This is intended as an outline only of the services/product(s) described herein and does not purport to list or summarise all of the terms and conditions of a particular transaction, nor to identify or define all or any of the risks that would be associated with the purchase or sale of such product(s). Please note that any prices or levels and any terms or conditions contained herein are indicative, are provided for discussion purposes only and may vary in accordance with changes in market conditions.

The issue of this document shall not be regarded as creating any form of adviser/client relationship, and HSBC may only be regarded by you as acting on your behalf as financial adviser or otherwise following the execution of an engagement letter on mutually satisfactory terms. You should conduct such investigation and analysis regarding the services/product(s) described herein as you deem appropriate and to the extent you deem necessary obtain independent advice from competent legal, financial, tax, accounting and other professionals, to enable you to understand and recognise fully the legal, financial, tax and other risks arising in respect of such services/product(s) and the purchase, holding and sale thereof.

The information in this document has not been independently verified by HSBC. Except in the case of fraudulent misrepresentation, no responsibility or liability is accepted by HSBC or by any of its officers, employees or agents as to or in relation to the accuracy or sufficiency of this document or any other written or oral information made available to any interested party or its advisers and any such liability is expressly disclaimed. In particular, but without limitation, no representation or warranty, express or implied, is given as to the achievement or reasonableness of, and no reliance should be placed on, any projections, estimates, forecasts or targets contained herein. Any such projections, estimates, forecasts or targets are not a reliable indicator of future performance. Past performance is not a reliable indicator of future performance. Nothing in these materials should be relied upon as a promise or representation as to the future. HSBC give no undertaking to provide the recipient with access to any additional information or to update this document or any additional information or to correct any inaccuracies in it which may become apparent, and it reserves the right, without giving reasons, at any time and in any respect to amend or terminate the proposal(s) described herein.

By accepting this document the recipient agrees to be bound by the foregoing limitations.