

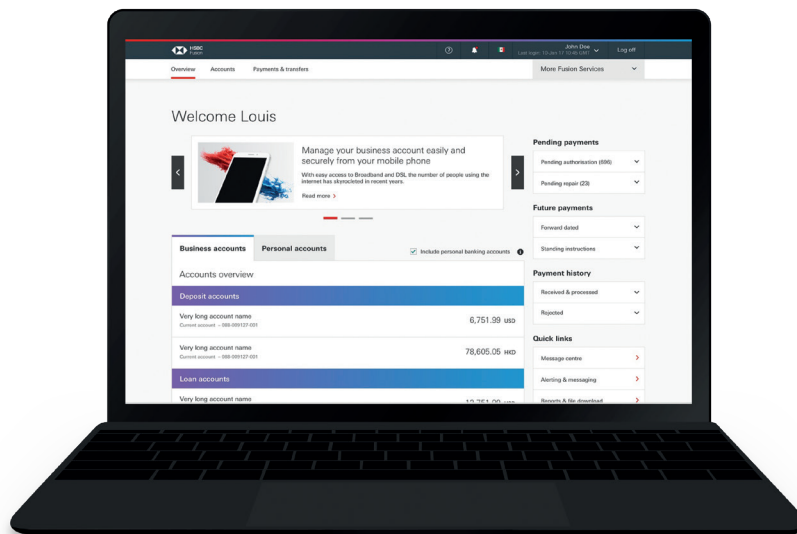
This is Fusion



Fusion

We know what it's like to run your own company. To be the CEO, the PA and everyone in between, and to have your business and personal life blended into one another.

So if you're spending more time on admin than on growing your business or finding time for yourself, take a look at HSBC Fusion. It starts with banking, but it doesn't end with it.



HSBC Fusion is an entirely new service that gives business owners greater control over their business and personal life.

It gives
you clarity

Allowing you to easily
manage your business
and personal finances.

It saves
you time

Connecting you to
the services and
support you need
to get things done.

It helps you
get ahead

Giving you access to
funding, advice and
opportunities.

HSBC Fusion gives you clarity

Manage your business and personal finances with insight, so you always know what's going on.

Here are some of HSBC Fusion's features:



Lifeview

Your business and personal account balances in one place.



One Banker

Our members of staff are trained to offer assistance on both your business and personal finances.



Cross-trained Contact Centre

Contact centre staff providing assistance on both your business and personal finances wherever you are.



Single Sign-on

One login to access both your business and personal accounts.

HSBC Fusion saves you time

Connect to the services and support you need to get everything done.



One Contact

Whether you have a business or personal request, need advice or a simple explanation, you'll only need to call one number – **2380 2389**.



Online Banking

Make payments, transfer money, view balances and so much more from the comfort of your home or business 24/7.



Mobile Banking

On the move a lot? Make payments, transfer money, view balances and so much more with our App.



Website

All the information you need to help you get the most out of HSBC Fusion.

HSBC Fusion helps you get ahead

Access to funding, advice and new opportunities that will take you closer to where you want to go next.



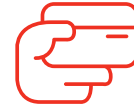
Lending

A wide range of lending products to meet your business needs, from short term expenses to long term growth. Our business specialists can offer you expert solutions that take into account both your business and personal circumstances.



Privilege

Enjoy better rates and charges and great value services based on your professional and personal wealth through our Premier and Advance propositions.



Simple Payments

Business credit and debit cards that provide you with easy payment capabilities locally and abroad whilst giving you access to our Loyalty Rewards programme.

The bank inside HSBC Fusion

Just like we know that you need more than a bank, we also know that you need the best bank you can get. So here's what makes HSBC Fusion exactly that:

Simple Day to Day Banking

One contact number to get support for Personal and Business requirements.

Single sign on for online banking giving you access to your business and personal accounts on one screen.

Free Mobile Banking App for 24/7 access to your accounts wherever you are.

24 hrs response via secure messaging when you need assistance.

Business Credit & Debit Cards.

Support

Business specialists who are trained to understand your business requirements and daily needs.

Lending Managers to provide you support for when your business lending needs get more complex.

Access to our Commercial Banking specialists.

Access to HSBC's Global Network.

Money management

Single view of business and personal accounts on Internet Banking.

HSBC*net* for complex business requirements (charges apply).

Free SMS Alerts to keep you updated on the go.

Credit Assessment to help plan your business finance.

Recognition

If you are a sole trader your business and personal accounts will be considered as one relationship balance so you can qualify for preferential banking through HSBC Premier or HSBC Advance.

For Partnerships and small and medium companies, only the personal wealth will be considered for evaluating eligibility criteria.

Service summary

Here's what we're starting with but HSBC Fusion will continue to evolve. We will be constantly adding new features and asking for your feedback, so that we always provide you with the best support service.

It gives you clarity



Lifeview



One Banker



Cross-trained
Contact Centre



Single
Sign-on

It saves you time



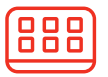
One Contact



Online
Banking



Mobile
Banking



Website

It helps you get ahead



Lending



Privilege



Simple
Payments

Joining HSBC Fusion

If you are the owner and principal manager of your business, have a partnership or a small to medium company, with an annual turnover of up to €2 million and borrowing of up to €200,000 and if you think you have too much to do and too little time, HSBC Fusion is made for you.*

Don't worry if your personal account is with another bank, you can move it to us and see how HSBC Fusion makes life easier.

If you already have a personal account with HSBC and a business account with another bank, you can switch to HSBC Fusion to get the best out of it.

*Talk to one of our Business Specialists, call our contact centre or visit our website to find out if your business is eligible for our service.

How to use HSBC Fusion

To give you more time to focus on your business, we've made HSBC Fusion easy to use.

Website

Log in to hsbc.com.mt/fusion

Mobile App

Download our Mobile App for iOS and Android and use it on the move.

Phone

Call one dedicated number 2380 2389 to ask us any questions.

In Branch

Drop into any HSBC branch for assistance from trained HSBC Fusion staff.

HSBCnet

Log in to <https://www.business.hsbc.com.mt/en-gb/ways-to-bank>
Dedicated number +356 2380 8000

Q & A

How is HSBC Fusion different from a traditional bank?

HSBC Fusion offers all the banking services that you'd expect from HSBC, with two main differences: Firstly, we've integrated personal and business banking, so that you can look after both on the same website and app, and the same staff can give you advice across the board. This also allows us to give you access to better products and rates.

Secondly, we don't stop at banking. All our banking products sit within a larger support service. By connecting everything in one place, we can do more for you, it's more efficient and you can keep track of all your finances more easily.

What if I already have a personal banking account with another bank?

If you're happy, keep it. But since HSBC Fusion is designed to give you greater control of your business and personal life in one place, we hope you'll like what you see. So if at any point you decide to move your personal account over to HSBC, just visit our website or speak to one of our staff.

Will my personal finances still be separate from my business finances?

Yes. Your personal and business account will never be mixed. They're guaranteed, protected and insured like any HSBC service; and you're kept secure online. HSBC Fusion just makes it easier to see your personal and business finances in one place and move your money between accounts.

Can anyone join HSBC Fusion and what happens if I don't qualify?

We're open to owner managed businesses, partnerships, and small to medium companies with an annual turnover up to €2 million and borrowing of up to €200,000. Certain complex corporate structures, business sectors or product requirements, mean that HSBC Fusion may not be the right service for you. Should you not be in a position to qualify for HSBC Fusion, our Business Specialists will refer you to Commercial Banking.

Please speak with one of our business specialists to find out more. (Terms and Conditions apply and acceptance is subject to eligibility criteria and is at the bank's discretion).

When will I require HSBCnet?

If your business needs require that access to online banking is given to the management or employees that are non-business owners, then you will need HSBCnet. You will also need HSBCnet in those cases indicated under Clause 7 of the Fusion Terms and Conditions. HSBCnet comes with a monthly charge and has a range of benefits and features.

For more information
Call 2380 2389
Visit one of our Branches
Visit [hsbc.com/mt/fusion](https://www.hsbc.com/mt/fusion)

Approved and issued by HSBC Bank Malta p.l.c.,
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www.hsbc.com/mt/fusion

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