







Innovative HSBC Digital Banking

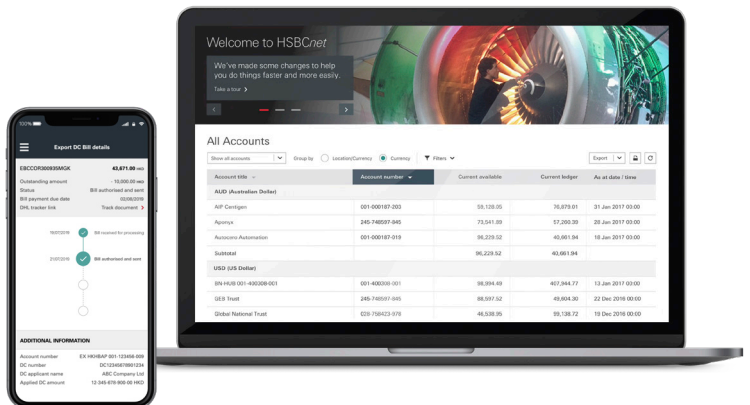
Welcome to the new HSBCnet



To make banking online with us faster and easier, we're redesigning HSBCnet.

Here's what you can expect:

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A simple and intuitive homepage
 A new 'Task' panel with shortcuts to your most-used screens, like payments pending authorisation, recently-used tools and Virtual Assistant
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All your HSBC accounts in one place
 View up-to-date balances on the homepage the minute you log in, or drill down to individual accounts for fast access to specific details and tools
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Payments that are easier to create
 Fewer screens means simpler and faster payment creation, and real-time input validation means you can correct errors before submitting a payment
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A snapshot of all your authorisations
 A redesigned summary page shows the progress of your current authorisations. Plus, direct links to useful tools help you make sure your payments reach the beneficiary bank
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Step-by-step file uploads
 A new panel on the 'File upload' page helps you track a file at each step of the process after it has been uploaded
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Faster access to reports and files
 A new 'Reports and files download' screen makes finding what you need easier, including details on statements, status reports, SEPA payments, credit advices and unpaid cheques.



This is just the beginning. Look for more changes soon as we continue improving and simplifying HSBCnet. Or visit HSBCnet.com today to see what else we're doing.

