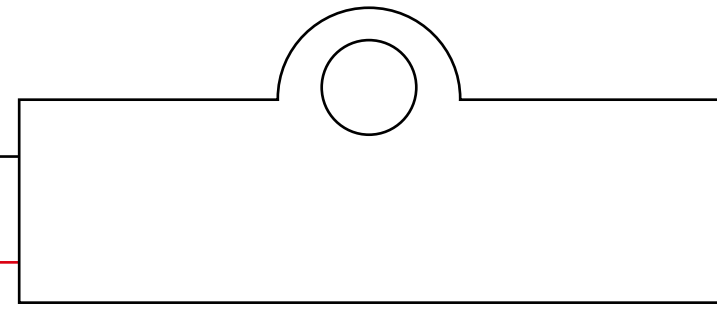


# HSBC GBA Brochure for Corporate Customer

Explore our financial support to help you thrive in the Greater Bay Area





# Contents

Seven horizontal red lines, serving as a template for a table of contents.



Look out for the interactive elements inside the document.



## About the GBA

- ◆ The Guangdong-Hong Kong-Macao Greater Bay Area (the 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 2021

Over **86** million



Land area

Approx. **56,000** sq km



Combined GDP in 2021

Approx. **USD1.9** trillion



Estimated GDP in 2030

Over **USD4.6** trillion

Source: Hong Kong Trade Development Council, 31 August 2022

The GBA is **home to 25 companies that were listed in the Fortune Global 500** in 2021 – compared with 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

As of Jun2022, the GBA is home to **62 unicorns** valued at a combined total of USD1.7 trillion.

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 Hong Kong and  
the Pearl River Delta

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**  
covers all GBA cities

Our presence

## Prestigious awards and accolades in Asia and GBA region



### FX Markets – Asia FX awards 2022

FX house of the year China



### China Financial Value Ranking 2022 – CBN

- Foreign Bank of the Year
- Best Foreign Bank for Green Finance Practice



### ESG Pioneer Award 2022 - iBloomberg

Bloomberg Green ESG Pioneers Brands



### Asiamoney Greater Bay Area Awards 2021

Best International Bank for the Greater Bay Area



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

# How we can support your growth in the GBA

We understand that running a business isn't easy. The roadmap 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.

Support business growth

# 1 Opening a business account



We need to do business in the GBA – but opening a business bank account seems like a complicated and lengthy process.



Can I open an account with HSBC Hong Kong if I am in mainland China?



Support business growth

## How we can support you

### ◆ GBA Account Connect\*

Provides a single platform for GBA-based businesses to open multiple accounts across Guangdong, Hong Kong and Macau at preferential rates through online appointment and one single visit to any HSBC branch in the area.

[Learn more](#)



Scan the QR code now to open an HSBC China Business account

### ◆ Video interview and signature witnessing for cross-border account opening

- If you are unable to visit Hong Kong, you can raise your request via HSBC Hong Kong for a video interview and signature witnessing service for account opening in HSBC China. HSBC China can coordinate a video interview for you with HSBC Hong Kong to assist with your GBA account opening process.
- You can open multiple accounts across the GBA through one single visit to any HSBC China branch in the area.

\* Actual time required may vary due to operational arrangements and internal procedures.  
\* Certain services are subject to regulatory approval in Mainland China, Hong Kong and Macau.

## Client testimonial

Backed by a depth of knowledge about the needs of businesses operating in cross-border environments such as the GBA, HSBC provides customers with efficient and smooth account opening services. HSBC allows customers in mainland China to raise request via HSBC Hong Kong for a video interview and signature witnessing service for account opening in HSBC China. HSBC China can coordinate a video interview for you with HSBC Hong Kong to assist with your GBA account opening process.

**Ren Manning**  
Founder, Eagle & Bear



## 2 Making cross-border payments



Are there any efficient, low-cost cross-border fund-transfer solutions on 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?



Support business growth

### How we can support you

#### ◆ GBA Payment Connect\*

Featuring Guangdong-Hong Kong Express Payment, supporting payments in CNY, HKD and USD from HSBC China's branches and sub-branches in Guangdong Province to banks in Hong Kong (including HSBC Hong Kong and other banks) and able to keep track of payment status in real time to help clients with renewed business growth.

HSBC digital banking: on-the-go cash management solution available on laptop, mobile and WeChat platforms. A simple and intuitive interface that offers end-to-end e-payment service, transaction notification, payment tracking and preferential rates, provides GBA-based businesses with a fast, convenient, transparent and cost-effective payment experience that meets a full range of payment needs.

[Learn more](#)

#### ◆ HSBC Evolve

Our FX trading e-platform, which supports Over 90 currency pairs of FX spots, forwards, swaps and non-deliverable forwards that offer flexible and competitive pricing for corporate clients.

[Learn more](#)

\* Certain services are subject to regulatory approval in Mainland China, Hong Kong and Macau.

\*The payment instruction will arrive at beneficiary bank in 2 minutes the soonest. The crediting time is subject to the speed of processing by the beneficiary bank.

### Client testimonial

HSBCnet's one-stop platform helps us integrate our Group's accounts in the GBA and around the world, and handle fund transfers easily. HSBC's cross-border payment solutions also allow us to process remittances and transfers between mainland China and Hong Kong efficiently and quickly. We also use HSBC Corporate Cards to pay suppliers in different regions, effectively managing our funds and cash flow.

Shenzhen Olightworld



## 3 Seeking international investors and funding



How can I access international investors as a company operating in the GBA?



Support business growth

### How we can support you

#### ◆ Global network

HSBC serve approximately 40 million customers through our global businesses: Wealth and Personal Banking, Commercial Banking, and Global Banking & Markets. Our network covers 63 countries and territories in Europe, Asia, the Middle East and Africa, North America and Latin America.

Our purpose – Opening up a world of opportunity – explains why we exist. We're here to use our unique expertise, capabilities, breadth and perspectives to open up new kinds of opportunity for our customers. We're bringing together the people, ideas and capital that nurture progress and growth, helping to create a better world – for our customers, our people, our investors, our communities and the planet we all share.

Listed on the London, Hong Kong, New York and Bermuda stock exchanges, shares in HSBC Holdings plc are held by around 182,000 shareholders in 128 countries and territories.

Read more about HSBC on our [corporate website](#)

### Client testimonial

As a global developer of novel oncolytic virotherapies, we are keen to promote internationalisation. HSBC's global corporate accounts and online banking services allow us to deploy funds from overseas investors to our subsidiaries in a timely manner. By working closely with HSBC Hong Kong and HSBC China, foreign exchange funds can be successfully settled and allocated to our Shenzhen and Shanghai subsidiaries, which also satisfies our capital management compliance requirements by reducing FX risk while at the same time improving our financial efficiency.

**Chris Huang**  
CEO, Virogin Biotech

## 4 Raising operational and R&D funds



The GBA is positioned as an innovation and technology hub – but is there efficient access to R&D funds?



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



Support business growth

### How we can support you

#### ◆ GBA Credit Connect\*

GBA Credit Connect enables fast cross-border re-allocation of credit facilities, intra-group member companies can reallocate the pre-approved total credit limit within one working day within Guangdong, Hong Kong and Macao.

[Learn more](#)

#### ◆ GBA Sustainability Fund

USD9 billion supporting GBA companies to capture sustainable opportunities while transitioning to a low-carbon economy.

[Learn more](#)

\* Certain services are subject to regulatory approval in Mainland China, Hong Kong and Macau.

### Client testimonial

Chung Pak is one of the major battery manufacture in Hong Kong. Our head office is based in Hong Kong with a factory site in Guangdong. Hong Kong as one of our major trading are, responsible for the product selling in Hong Kong and to Mainland China, and international trading to US and Europe market. We have a strong funding needs on both domestic and international operation. Through HSBC GBA Credit Connect, we could easily reallocate the pre-approved total credit limit within one working day within Guangdong and Hong Kong, which significantly helps us with efficient and customised solution that meets our specific needs and save our funding cost.

**Ye Jinpei**

Chung Pak (Guang Dong) Battery Industrial Co.,Ltd  
Managing Director

## 5 Staying on top of market and industry insights



How can I keep abreast of the latest industry insights and be part of the local business ecosystem to drive sustainable growth in the GBA?



Support business growth

### How we can support you

#### ◆ GBA Service Connect<sup>1</sup>

- Our GBA hotline 400-821-8878<sup>2</sup> and a dedicated GBA service team can help with your enquiries.
- The HSBC GBA WeChat Mini Programme can help you link up your HSBC accounts in PRD and HK, also gives you access to the latest industry insights in the GBA.

[Learn more](#)



Scan the QR code now to access GBA WeChat Mini Programme

#### ◆ HSBC BusinessGo

We provide a digital community platform for enterprises to share insights and knowledge in GBA.

#### ◆ HSBC Greater Bay Area ESG Index

The market's first ESG (Environmental, Social, and Governance) Index for GBA.

[Learn more](#)

<sup>1</sup> Certain services are subject to regulatory approval in Mainland China, Hong Kong and Macau.

<sup>2</sup> Customers can call HSBCnet Service Hotline at 400-821-8878 and select 3 to access the GBA Hotline. In case you want to know more about HSBC Hong Kong's offerings, our GBA service team, with your knowledge and consent and to enable a better customer experience for you, may put you through to the relevant team for follow-up communications and services.

### Client testimonial

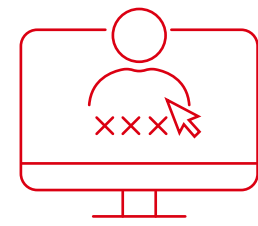
We used HSBC's digital community platform to discover an opportunity to set up a storefront on the Wal-Mart online platform. Not only were we able to clearly understand the related requirements and begin selling on this platform quickly, but the platform also provided us with practical insights and helped us expand our international presence. HSBC's platform has proven an excellent resource for connecting cross-border e-commerce businesses to opportunities overseas.

Xu Weifeng

General Manager, Royo Limited

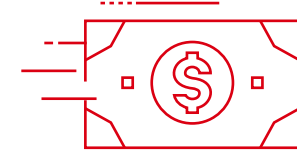
# Our products and solutions in the GBA

To better connect businesses to 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.



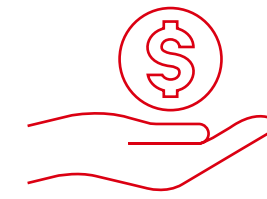
## GBA Account Connect

- ◆ Provides a single platform for GBA-based businesses to open multiple accounts across Guangdong, Hong Kong and Macau at preferential rates through online appointment and one single visit to any HSBC branch in the area.



## GBA Payment Connect

- ◆ Featuring Guangdong-Hong Kong Express Payment, end-to-end e-payment, transaction notification, payment tracking and preferential rates, provides GBA-based businesses with a fast, convenient, transparent and cost-effective payment experience that meets a full range of payment needs.



## GBA Credit Connect

- ◆ GBA Credit Connect enables fast cross-border re-allocation of credit facilities, intra-group member companies can reallocate the pre-approved total credit limit within one working day within Guangdong, Hong Kong and Macao.



## GBA Service Connect

- ◆ Our GBA hotline 400-821-8878 and a dedicated GBA service team can help with your enquiries.
- ◆ The HSBC GBA WeChat Mini Programme can help you link up your HSBC accounts in PRD and HK, also gives you access to the latest industry insights in the GBA.

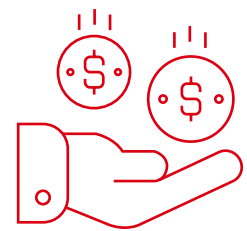


## GBA Trade Connect

- ◆ Faster, more efficient and digitised trade financing services for businesses in the GBA.
- ◆ Submit and export Documentary Credit documents at our branches in Guangdong province, saving time on delivery and financing\*.

\* Currently available branches: Guangzhou, Shenzhen and Dongguan branches can support offsite documentary credit document submission for HSBC Hong Kong companies.

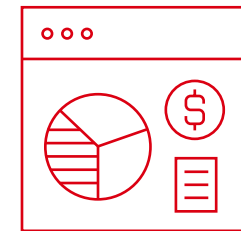
# Our products and solutions in the GBA



## Credit lending

We provide financing solutions for onshore and offshore businesses:

- ◆ Working capital finance
- ◆ Trade finance
- ◆ Asset and structured finance
- ◆ Other cross-border financing solutions



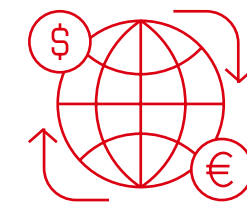
## Global Payments Solutions

Optimise your operational efficiency with:

- ◆ Cost-effective payment solutions
- ◆ GBA CNY, HKD and USD outward telegraphic transfers complete as fast as 2 minutes
- ◆ In-city & cross-city e-tax payment services
- ◆ Online fund nature confirmation for IRTT
- ◆ Real-time payment transaction notification
- ◆ Payment E-Advice in multiple channels
- ◆ Proactive payment tracking
- ◆ Cross-border e-commerce collection solution "ECom Direct"

Digital cash management solutions:

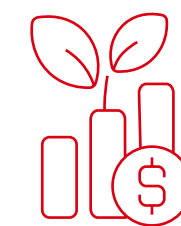
- ◆ Corporate Service WeChat Public Account and Mini Program
- ◆ Omni Business Collect – a real-time omni-collect payment solution for businesses
- ◆ Enhancement of Customer Documents Gateway on HSBCnet



## Global Trade and Receivables Finance

Using our strong connectivity and geographic footprint in Greater Bay Area and Global, we can structure internationalized and digitalized trade solutions for our customers:

- ◆ Trade Service
- ◆ Guarantee
- ◆ Factoring and Receivable Finance
- ◆ Smart Supply Chain Solution
- ◆ Trade digitalization
- ◆ GBA single point of contact
- ◆ China Document Direct (ChDD)



## Sustainable finance

We support customers to expand their green business and/or to achieve lower carbon transition:

- ◆ GBA Sustainability Fund  
USD9 billion supporting GBA companies to capture sustainable opportunities while transitioning to a low-carbon economy
- ◆ Green loans
- ◆ Green bonds
- ◆ Green trade financing
- ◆ Sustainability-linked loans

HSBC Greater Bay Area ESG Index:

- ◆ The market's first ESG (Environmental, Social, and Governance) Index for GBA.

# Contact us

The GBA can provide your business with a world of opportunities. We are committed to ensuring that 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 [GBA Highlights | HSBC China](#). If you're looking for opportunities for growth in the GBA, please:

Reach out to your HSBC Relationship Manager

or

Call our GBA hotline on 400-821-8878

You can also visit our GBA WeChat Mini Programme by searching “汇丰大湾区企业服务” on your WeChat app.



Scan the QR code now to access  
GBA WeChat Mini Programme

Contact us

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