



CHASING THE AMERICAN DREAM: HSBC SMALL BUSINESS SPOTLIGHT SERIES HEADS TO MIAMI

The latest installment of the multi-part campaign features Café Vert, a Miami-based restaurant known for its kosher and gluten-free menu

MIAMI – November 6, 2019 – [HSBC Bank USA, N.A.](#), (HSBC), part of HSBC Group, one of the world's largest banking and financial services organizations, today launched the latest installment of its [Small Business Spotlight Series](#)— a multi-part campaign that profiles Retail Business Banking (RBB) customers and shows how these small businesses are driving local economies.

This installment features Café Vert—a restaurant and bakery in Surfside, Florida, that specializes in kosher and gluten-free food all made on premises. Long-time HSBC customer Claude Labi and his wife Eva opened Café Vert in 2007 after moving their family from Marseilles, France to Miami to pursue Claude's dream of opening a restaurant in America.

In 2017, after successfully establishing Café Vert as a staple of the local Jewish community, Claude and Eva decided they wanted to expand their business by purchasing the space next door using a small business loan from HSBC to cover construction costs and new equipment.

"Claude and Eva chased their dream of owning a small business in America and to play a role in that, even just from a financing perspective, is an honor," said Shaun McDougall, Head of Retail Business Banking at HSBC USA. "One of our greatest goals is to help our customers achieve their ambitions in a financially responsible way. The Small Business Spotlight Series recognizes customers like Claude and Eva for their great contributions to the community and their tireless efforts to achieve success."

New Beginnings

The decision to move their entire family to another country wasn't the easiest, says Eva. Language barriers, understanding new cultural norms and making friends presented challenges.

"It was difficult at first," she said. "When we arrived, I didn't speak any English. Thankfully we found ourselves in a community that really embraced us, including HSBC. The branch staff made us feel welcome and they even helped me open my first credit card. It didn't matter that we had only just moved to America—as the leading international bank, HSBC was able to view our financial information from France to bank us seamlessly here in the US."

HSBC Fusion

In addition to its international capabilities, the bank recently launched HSBC Fusion, a platform designed to facilitate account management for small and medium-sized business owners. Customers are assigned one point of contact for both their business and personal banking needs, and can take advantage of a single internet banking platform that provides views of their business and personal relationship. By

integrating business, personal banking and wealth management on a single digital platform, HSBC Fusion provides business banking customers like Claude and Eva more clarity into their finances, helping them save time and get ahead with easy access to funding, advice and opportunities.

Other key features of HSBC Fusion include:

- Total balance recognition
- Exclusive access to business credit and international debit cards
- 24-hour response secure messaging
- Advisory services from HSBC Commercial Banking specialists

To learn more about HSBC Fusion and the Small Business Spotlight Series, click [here](#). To learn more about International banking with HSBC, click [here](#).

HSBC Bank USA, National Association (HSBC Bank USA, N.A.) serves customers through retail banking and wealth management, commercial banking, private banking, and global banking and markets segments. It operates bank branches in: California; Connecticut; Washington, D.C.; Florida; Maryland; New Jersey; New York; Pennsylvania; Virginia; and Washington. HSBC Bank USA, N.A. is the principal subsidiary of HSBC USA Inc., a wholly-owned subsidiary of HSBC North America Holdings Inc. HSBC Bank USA, N.A. is a Member of FDIC. Investment and brokerage services are provided through HSBC Securities (USA) Inc., (Member NYSE/FINRA/SIPC) and insurance products are provided through HSBC Insurance Agency (USA) Inc.

HSBC Holdings plc, the parent company of the HSBC Group, is headquartered in London. HSBC serves customers worldwide from offices in 65 countries and territories in our geographical regions: Europe, Asia, North America, Latin America, and Middle East and North Africa. With assets of US\$2.728bn at 30 September 2019, HSBC is one of the world's largest banking and financial services organizations.

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