



HSBC BANK LAUNCHES A NEW SERVICE TO INTEGRATE CUSTOMERS' SMALL BUSINESS BANKING AND PERSONAL FINANCE NEEDS

HSBC Fusion allows customers to easily manage both accounts on a single platform and provides access to a specialized banker

NEW YORK, October 1, 2018 – HSBC Bank today announced the launch of a new service designed to give customers greater control over their business and personal finance needs. The first service of its kind for HSBC in the US, HSBC Fusion is designed to facilitate account management for small- and medium-sized business owners (SMBs), saving them both time and money. The service will provide a single point of access, whether in the branch, by phone or through digital banking services, where customers can manage both their personal and business finances.

“At HSBC, we understand what it’s like to run your own company and your own household at the same time,” said Pablo Sanchez, Head of Retail Banking and Wealth Management for HSBC North America. “By integrating business banking and personal banking on a single digital platform, HSBC Fusion is our way of giving business banking customers more clarity into their finances, helping them save time and get ahead with easy access to funding, advice and opportunities.”

HSBC Fusion customers are assigned one point of contact for both their business and personal banking needs, as well as have the ability to take advantage of a single internet banking platform providing views of their business and personal relationship. Other key features include:

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

“The small business segment is large and well-positioned for future growth; however customer behaviors and competitive dynamics are changing and require a differentiated and digital approach,” said Michael MacIntyre, US Head of Retail Banking Business for HSBC’s Retail Banking and Wealth Management business.

“Research suggests SMBs put great value into the convenience of keeping personal

and business banking relationships within the same bank. Through our launch of HSBC Fusion, we look forward to the opportunity to support some extraordinary business owners through this service.”

To learn more about HSBC Fusion, 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; Delaware; 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, HSBC Holdings plc, the parent company of the HSBC Group, is headquartered in London. The Group serves customers worldwide from around 3,800 offices in 66 countries and territories in Europe, Asia, North and Latin America, and the Middle East and North Africa. With assets of US\$2,607bn at 30 June 2018, HSBC is one of the world’s largest banking and financial services organisations.

###

Media Contacts:

Matt Klein	+1 212 525 4644	matt.klein@us.hsbc.com
Carolyn Hamm	+1 212 525-0720	carolyn.hamm@us.hsbc.com

ends/all