

HSBC Bank (China) Company Limited

Who we are

HSBC Bank (China) Company Limited started operations on 2 April 2007 as a locally incorporated foreign bank. It is wholly owned by its parent, The Hongkong and Shanghai Banking Corporation Limited, which is based in the Hong Kong Special Administrative Region. HSBC China incorporated the previous Mainland offices of its parent, which retains a branch in Shanghai that conducts foreign currency wholesale banking.

Established in Hong Kong and Shanghai in 1865, The Hongkong and Shanghai Banking Corporation Limited has had a continuous presence in mainland China for 145 years. It is the founding and a principal member of the HSBC Group, which has around 8,000 offices in 88 countries and territories, making it one of the world's largest banking and financial services organisations.

HSBC is one of the largest investors among foreign banks in mainland China, having invested over US\$5 billion in the growth of its own operations and in select Mainland financial services entities, including a 19% stake in Bank of Communications, a 16% stake in Ping An Insurance, and an 8% stake in Bank of Shanghai.

Talent and CSR

HSBC China currently employs over 5,000 staff, around 98% of whom were recruited locally. Committed to recruiting, developing and nurturing local talent, the Bank's 'PRC Banker Development Programme' aims to train local talent into experts with both banking business and international experience.

HSBC has long been operating with a strong sense of Corporate Social Responsibility (CSR), which is critical to the Bank's long-term success. As a corporate citizen, HSBC supports extensive educational, environmental and charitable projects and has made accumulated donations of over RMB400 million in mainland China. HSBC China is also the first foreign bank to publish an annual Corporate Social Responsibility report.

Network and services

HSBC China offers a comprehensive range of banking services in RMB and foreign currency to local citizens, foreign passport holders and residents of Hong Kong, Macau and Taiwan. It also provides domestic and foreign companies with extensive financial services and tailor-made solutions. HSBC China's Private Banking business provides wealth management services to high net worth individuals and their families.

The Bank currently has a branch network across 23 cities, having the largest number of outlets and the widest geographical reach of any foreign bank in mainland China.

On 9 June 2010, HSBC launched its new China head office building, HSBC Building, in Shanghai Pudong's Lujiazui financial district and opened the 100th HSBC-branded outlet in Shanghai.

On 5 January 2010, HSBC China opened its Foshan Sub-branch, becoming one of the first foreign banks to open a cross-city sub-branch in Guangdong Province under CEPA VI.



Range of services

HSBC China's knowledge of the Mainland and its business environment enables it to provide customers with a wide range of specialised financial and banking services, which include:

Corporate, institutional and commercial banking

HSBC China offers comprehensive services and solutions to meet companies' needs in mainland China.

Business finance

The Bank arranges and provides financing for multinationals, large companies and institutions as well as small and medium-sized enterprises in mainland China. We provide financing in either local or foreign currency for working capital, international trade, fixed asset investment, project finance, syndicated loans and intra-group entrusted loans.

Corporate deposits and loans

HSBC China currently provides RMB banking services to corporate customers in 23 cities — Beijing, Changsha, Chengdu, Chongqing, Dalian, Dongguan, Foshan, Guangzhou, Hangzhou, Hefei, Jinan, Ningbo, Qingdao, Shanghai, Shenyang, Shenzhen, Suzhou, Taiyuan, Tianjin, Wuhan, Xiamen, Xi'an and Zhengzhou - the widest geographical reach of any foreign bank in mainland China. All outlets are able to offer foreign currency banking to local and foreign companies.

Cash management

HSBC China provides comprehensive cash management solutions to enhance customers' operational efficiency. Through HSBCnet, our worldwide web-based financial services delivery platform, the Bank provides customers with a wide range of flexible cash management services to automate payments, speed up collections and optimise liquidity management. Through cooperation with local banks, HSBC China can tap local banks' clearing systems and networks to shorten customers' payment and clearance time.

Trade and Supply Chain

A wide range of import and export services and trade finance facilities are offered, including import documentary credit, export documentary credit advising and transferring, non-recourse discounting and draft collection.

Custody and clearing

HSBC China has extensive custodian experience, providing services to Mainland commercial banks that are qualified to provide overseas wealth management services. In addition, it offers custody and clearing services to foreign institutional investors in China's B-share market and Qualified Foreign Institutional Investors (QFIIs) in China's A-share market, holding the largest share in both markets. The Bank also provides custodian services within the China interbank bond market and to Chinese insurance companies for their domestic and overseas investments.

Treasury and capital markets

HSBC China is one of the first market makers for RMB trading against foreign currencies on China's interbank foreign exchange market. A wide range of treasury services are also available including foreign exchange, currency derivatives and fixed income. The Bank's dealing room in Shanghai offers foreign currency and RMB services, including foreign exchange spot, foreign exchange and RMB forward, currency swap and derivative products to foreign companies and domestic financial institutions. HSBC China was the first foreign bank to conduct trading as a member of the Shanghai Gold Exchange.

Personal financial services

HSBC China's retail banking focuses on providing the HSBC Premier service, offering comprehensive RMB and foreign-currency services.

HSBC Premier

HSBC Premier is HSBC's global wealth management proposition, offering a host of enhanced personalised services through a globally integrated account that can be accessed from anywhere a customer chooses to live or work. Premier offers international recognition and emergency support. Services include overseas bank account opening; transferable credit history and global account management with Premier online banking.

In May 2009, HSBC China launched HSBC Premier Family Services, a unique one-stop solution to meet customers' increasing demands for family financial protection. The service provides integrated family financial planning for education, medical, home mortgage and retirement services in response to the needs of Premier customers in mainland China. In support of the new services, HSBC China has employed a proprietary Financial Needs Analysis Tool (FNAT) that helps Premier customers determine the gap between their assets and family financial planning goals. HSBC China is the first foreign bank to offer this type of service to local residents.

Deposit services

The Bank offers RMB deposit services to Chinese citizens, foreign passport holders and residents of Hong Kong, Macau and Taiwan in 22 cities (Beijing, Chengdu, Chongqing, Dalian, Dongguan, Foshan, Guangzhou, Hangzhou, Hefei, Jinan, Ningbo, Qingdao, Shanghai, Shenyang, Shenzhen, Suzhou, Taiyuan, Tianjin, Wuhan, Xiamen, Xi'an and Zhengzhou). HSBC China also offers foreign currency deposit services to Chinese citizens, foreign passport holders and residents of Hong Kong, Macau and Taiwan in all cities where the Bank has a presence.

Loan services

HSBC China provides RMB and foreign currency mortgage loan services to individual customers; a high mortgage advance ratio, flexible options for repayment methods, and a long tenure are offered. Professional home mortgage loan specialists provide personalised services to help clients manage the entire process.

Credit cards

HSBC and Bank of Communications launched the Pacific Dual Currency Credit Card and the Pacific Liu Xiang VISA Credit Card. Issued by Bank of Communications with technical and management support from HSBC, both credit cards carry the logos of each bank. HSBC has also provided support for the Bank of Communications Pacific Suning Credit Card and Pacific Wal-Mart Credit Card. Bank of Communications is HSBC's key strategic partner in mainland China. Subject to regulatory approvals, HSBC and Bank of Communications will transfer their existing joint credit card activities in China to a newly established joint venture company.

Debit cards

HSBC China's debit cards can link with up to three HSBC China accounts, including an RMB account and up to two foreign currency accounts. This will save the Bank's customers, who often travel overseas, from incurring foreign exchange charges if their cards are linked with foreign currency accounts. HSBC China debit cards allow holders to withdraw cash at ATMs domestically and abroad, make account enquiries or transfers using ATMs and make purchases at shops through China UnionPay's point-of-sales (POS) locations in mainland China and abroad. HSBC China cardholders can access China UnionPay's domestic and overseas networks in about 50 countries and territories. HSBC-branded ATMs in 40 countries and territories will also support the new debit cards.

Automated teller machine services (ATMs)

HSBC China has ATMs in all cities where it has a branch, providing 24-hour self-service banking. HSBC China debit cards holders can withdraw cash, make account enquiries or transfers using these ATMs. RMB cash withdrawal or cash advance services are also available to holders of Visa / Plus, MasterCard / Cirrus and other ATM cards. Other UnionPay cardholders can also withdraw cash and make account enquiries through HSBC China's ATMs.

Private banking

HSBC China Private Banking was launched in Beijing, Guangzhou and Shanghai in March 2008. Drawing on the strength of the HSBC Group's private banking expertise and the Bank's in-depth understanding of the local market, the Bank's Private Banking business provides a wide range of banking and wealth management services for high net worth individuals and their families.

HSBC Bank (China) Company Limited Headquarters

Chairman: Vincent Cheng
President and Chief Executive Officer designate: Helen Wong
37/F, HSBC Building, Shanghai ifc, 8 Century Avenue, Pudong, Shanghai, China 200120
Telephone: [86] (21) 3888 3888 Facsimile: [86] (21) 2320 8588
Website: www.hsbc.com.cn

Parent company

The Hongkong and Shanghai Banking Corporation Limited
1 Queen's Road Central, Hong Kong
Telephone: [852] 2822 1111 Facsimile: [852] 2810 1112
Website: www.hsbc.com.hk

Network and subsidiaries of parent company

The Hongkong and Shanghai Banking Corporation Limited and its subsidiaries provide a complete range of personal, commercial and corporate banking and related financial services through 1,060 branches and offices in 19 countries and territories in Asia-Pacific and some 20 branches and offices in six other countries around the world.

The Hongkong and Shanghai Banking Corporation Limited's other principal subsidiaries include:
Hang Seng Bank Limited (62.14% owned) HSBC Global Asset Management (Hong Kong) Limited
HSBC Broking Services (Asia) Limited HSBC Insurance (Asia-Pacific) Holdings Limited
HSBC Securities (Asia) Limited HSBC Private Equity (Asia) Limited

Staff of parent company

The Hongkong and Shanghai Banking Corporation Limited and its subsidiaries employ some 68,700 people.

Financial highlights of parent company

Pre-tax profit for 2009: HK\$62,563 million
Attributable profit for 2009: HK\$45,808 million
Total equity at 31 December 2009: HK\$270,727 million
Capital strength at 31 December 2009: { Capital adequacy ratio: 16.1%
Core capital ratio: 12.2%
Paid-up capital at 31 December 2009: HK\$22,494 million

The HSBC Group

HSBC Holdings plc, the holding company of the HSBC Group, wholly owns The Hongkong and Shanghai Banking Corporation Limited. The HSBC Group is one of the largest banking and financial services organisations in the world. The Group has around 8,000 offices in 88 countries and territories in Europe, the Asia-Pacific region, the Americas, the Middle East and Africa, and has assets of US\$2,364 billion at 31 December 2009.

**The HSBC
Group's
international
network**

Europe	Asia-Pacific	Americas	Middle East and Africa
Armenia	Australia	Argentina	Algeria
Austria	Bangladesh	Bahamas	Bahrain
Belgium	Brunei Darussalam	Bermuda	Egypt
Channel Islands	Mainland China	Brazil	Iran
Cyprus	Cook Islands	British Virgin Islands	Iraq
Czech Republic	Hong Kong Special Administrative Region	Canada	Israel
France	India	Cayman Islands	Jordan
Georgia	Indonesia	Chile	Kuwait
Germany	Japan	Colombia	Lebanon
Greece	Kazakhstan	Costa Rica	Libya
Hungary	Korea, Republic of	El Salvador	Mauritius
Ireland	Macau Special Administrative Region	Guatemala	Nigeria
Isle of Man	Malaysia	Honduras	Oman
Italy	Maldives	Mexico	Palestinian Autonomous Area
Luxembourg	New Zealand	Nicaragua	Qatar
Malta	Pakistan	Panama	Saudi Arabia
Monaco	Philippines	Paraguay	South Africa
Netherlands	Singapore	Peru	United Arab Emirates
Poland	Sri Lanka	United States of America	
Russia	Taiwan	Uruguay	
Slovakia	Thailand	Venezuela	
Spain	Vietnam		
Sweden			
Switzerland			
Turkey			
Ukraine			
United Kingdom			

© Copyright HSBC Bank (China) Company Limited 2010 All rights reserved

No part of this publication may be reproduced, stored in a retrieval system, or transmitted, in any form or by any means, electronic, mechanical, photocopying, recording, or otherwise, without the prior written permission of HSBC Bank (China) Company Limited.