Operational Resilience: Our Approach

As a large, multi-national financial services group, HSBC recognises that operational resilience is fundamental to maintaining trust in financial markets and to supporting our customers and clients in meeting their own needs—particularly during periods of stress or uncertainty.

Operational resilience: keeping you connected when it matters most

We are committed to continuing to support our customers and clients — even during disruption.

At HSBC, we recognise that our customers depend on us every day — to make payments, access funds, manage risk and support their ambitions. Operational resilience is how we make sure those essential services continue, whatever happens.

In today's environment, disruption can come from many sources — including technology outages, cyber threats, extreme weather, or wider global events. Our approach is built on a simple principle: we plan for disruption so we can minimise its impact and continue serving you when it matters most

HSBC

Putting customers first

Everything we do is focused on delivering the services our customers rely on.

We design our resilience around the **end-to-end services** we provide — such as payments, lending, and trading — rather than individual systems or locations. This means we stay focused on outcomes: ensuring you can continue to access the services you need, with minimal disruption.

Prepared for disruption

We take a proactive approach to managing potential disruption by:

- **Planning ahead** for a wide range of scenarios
- **Monitoring our systems and services in real time**
- **Responding quickly and effectively** when issues arise
- **Recovering in a controlled and prioritised way**

Our teams are trained and ready to act, with clear processes to manage incidents and ensure coordinated responses across the bank.

Built on strong foundations

Delivering resilience depends on multiple, connected capabilities:

Reliable technology

We invest in secure, resilient systems designed to remain available and to recover quickly if disrupted.

Prepared people

Our colleagues are trained and supported to respond effectively, ensuring continuity of service even in challenging conditions.

Strong continuity planning

We maintain practical plans to keep services running, including alternative ways of working where needed.

A resilient global network

As a global bank, we work across many markets and with a wide network of partners and service providers.

We carefully manage these relationships to ensure they meet the same high standards of resilience that we apply internally — so that the services you rely on remain consistent and dependable.

Protecting your data and services

We take the security and availability of your data seriously.

This includes:

- protecting your information through strong security measures
- maintaining backup and recovery capabilities
- ensuring critical data can be restored quickly when needed

Working with regulators and the wider industry

Operational resilience is essential to the stability of the financial system as a whole.

We work closely with regulators and industry partners globally to:

- strengthen resilience standards
- share insights and best practices
- respond effectively to major incidents

Our commitment

Our goal is to be there for you — consistently, reliably, and securely — across all conditions.

By planning for disruption and continually strengthening our capabilities, we aim to ensure you can:

- access the services you need
- continue your day-to-day activities
- move forward with confidence