



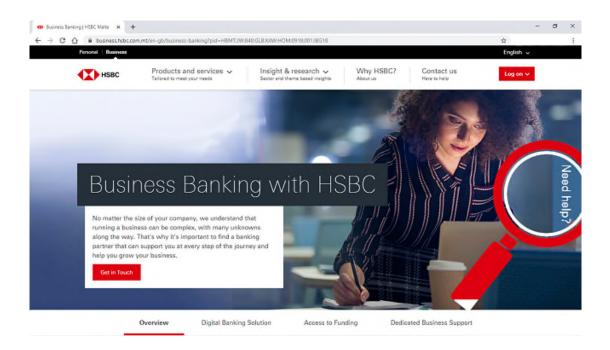
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HSBC Bank Malta launches Virtual Assistant for business customers

HSBC Bank Malta business customers and the broader business community can now use an online Virtual Assistant to have many of their enquiries dealt with more efficiently. Available at www.business.hsbc.com.mt, the new Virtual Assistant provides intuitive online support to help business owners and managers access relevant information and make the most of the bank's online services. The introduction of the Virtual Assistant will not only help users to access the information they need more quickly and accurately, it will also allow HSBC's Business Contact Centre agents more time to handle more complex requests, further improving customer experience.

Joyce Grech, Head of Commercial Banking at HSBC Malta, said: "HSBC is focussed on delivering an unrivalled customer experience and is investing in the latest technology to deliver on this ambition. The new Virtual Assistant will answer questions ranging from basic questions such as 'how to register for telephone banking' to more complex ones such as how to open a business account. Over time, the Virtual Assistant will also learn from the questions being asked by customers and become more intelligent, further improving the service."

The new Virtual Assistant is HSBC's latest investment in digital technologies as the bank continues to increase the range of services available to customers 24/7 in order to help them better manage their banking needs.



PHOTOCAPTION: Screen capture of HSBC's business website with the '*Need help?*' button for summoning the Virtual Assistant on the far right encircled