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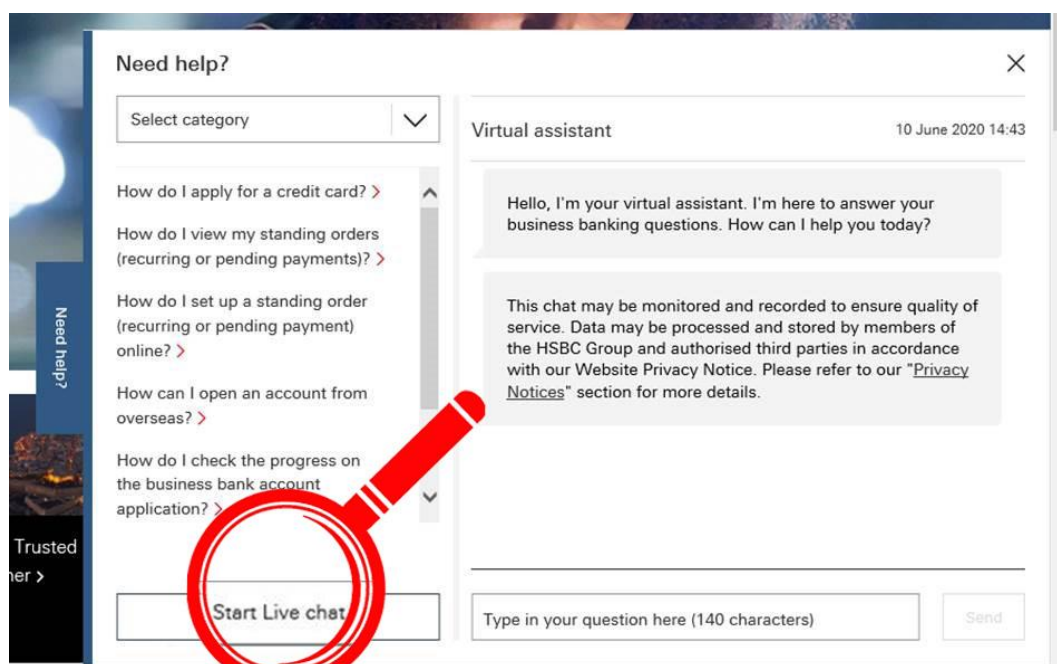
HSBC Malta launches innovative online Live Chat for Commercial Banking customers

HSBC Malta is the first bank in Malta to launch an online Live Chat service for businesses in Malta. This service is in line with the bank's digitalisation strategy, further enhancing customer accessibility to HSBC.

Live Chat is a digital service that enables customers to have a text-based real-time conversation with an HSBC Malta employee, while using HSBC's business website, without the need to call the Contact Centre, or visit a branch. This service is available from 9:00am to 4:00pm from Monday to Friday.

Joyce Grech, Head of Commercial Banking at HSBC Malta, said: "Through this new online Live Chat service, HSBC continues to leverage technology to enable quicker and better access for our customers. HSBC's Live Chat can be found on both the landing page and the Contact Us section of our website. Customers, as well as non-customers, may initiate chats in English with our Commercial Banking Contact Centre agents. The Live Chat implementation follows the successful launch of the Virtual Assistant last February and is another milestone in HSBC Commercial Banking's digitalisation strategy."

The new Live Chat service is available on the HSBC Commercial Banking website: <http://www.business.hsbc.com.mt/>



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