

Media Release

HSBC's #StartSekarang, Encouraging Customers to immediately take smart steps to actualize aspirations

*** Working with reputable partners to facilitate future planning ***

Jakarta, January 28, 2016 –HSBC is starting the year 2016 with a campaign dubbed #StartSekarang. The campaign aims at re-affirming HSBC's mission to continuously support individuals to realize their ambitions, among others, through a variety of programs that always offer added value and are educative.

#StartSekarang movement is an adaptation of the #StartsToday global campaign that aims to inspire and encourage each individual to take smart and strategic steps in order to realize their dreams, ideals, hopes and the various aspirations.

"Basically, every individual has aspirations that they want to accomplish, from small things to something really big in their life. #StartSekarang movement is a concrete manifestation of HSBC's commitment to support customers or prospective customers, to realize their aspirations and dreams in a smart way. Whatever your aspirations, big or small, finance is one of the main supports. To that end, we have prepared a variety of superior banking programs, ranging from Wealth Management, loan products to credit cards," said Blake Hellam, Head of Retail Bank and Wealth Management at HSBC Indonesia.

Through #StartSekarang movement in 2016, HSBC is set to become the best partner for customers wanting to quickly realize their dreams, such as possessing the ideal property, traveling to various destinations, planning and investment for children's education, business funds, retirement preparation or self protection.

"Based on our study, only 1 in 10 people have actually taken concrete steps and actualize their aspirations. We are committed to helping customers to no longer delay this step, and we take a role in providing financial solutions that provide added value. It includes home loan with fixed interest rate of 9% p.a, cash facilities with competitive interest rates and special CashBack program, savings with monthly investment from only \$2.5 million or best offer from HSBC credit cards to enjoy up to 50% off and installment scheme with 0% interest rate at more than 1,500 outlets every day," said Vira Widiyasari, Head of Customer Value Management at HSBC Indonesia.

In the same occasion, Steven Suryana, Head of Wealth Management at HSBC Indonesia, has confirmed that he supported the movement through various programs and appropriate wealth management products.

"Encouraging customers to invest, in choosing the right banking products, to make wise decisions about child education, future protection and pensions are part of the values of educational services that we provide to our customers through the wealth management program. The presence of HSBC's reputable partners in the non-banking fields, such as education, investment and insurance, offers complete and useful insights for clients in making important decisions in terms of financial management and in achieving their aspirations," said Steven.

Steven added that a recent survey by HSBC of more than 1,000 respondents in Indonesia aged 45 and above revealed that 58% of respondents wanted to retire in the next five years. However, 14% of them said it was

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not possible. This is mainly due to financial unpreparedness. "Therefore, HSBC is present and helps customers find the right financial solution for each individual," said Steven.

The commitment to realize the ambitions of clients has landed the bank an award from FinanceAsia which named HSBC as the best bank in 2015. The media called 2015 as the "Year of HSBC." Deputy Chairman and Chief Executive of The Hongkong and Shanghai Banking Corporation said, "The coronation as the Best Bank by major media such as Finance Asia demonstrated HSBC's success in helping clients realize their ambitions in Asia across the whole spectrum of market and solutions. We thank all clients for their support and look forward to continuing the partnership to capture growth opportunities in the whole Asian region".

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About HSBC Indonesia

HSBC has operated in Indonesia since 1884 and now the Bank serves its customer through 41 branches in 6 major cities across Indonesia. Supported by more than 3,000 employees, today HSBC Indonesia has grown into Indonesia's leading international bank, offering services in Commercial Banking, Global Banking and Markets as well as Retail Banking and Wealth Management business.