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### **HSBC Fusion: helping small businesses, become big businesses**

*HSBC introduced its new personal and business integrated financial offering, HSBC Fusion, to small business owners at an event in Kuala Lumpur.*

HSBC Bank Malaysia Berhad gave small business owners an introduction to its new financial proposition, HSBC Fusion, at an event in Kuala Lumpur. The proposition is designed with the needs of small business customers in mind, whose personal and professional lives are increasingly interconnected.

By integrating business and personal banking in this new offering, HSBC Fusion provides business banking customers more clarity into their finances, helping them save time and get ahead with easy access to funding, advice and opportunities.

Stuart Milne, the CEO of HSBC Malaysia opened the event. “The HSBC Fusion proposition was designed with you – our customers – in mind”, he commented. “By listening to you – small business owners – speak about your goals and ambitions, needs and pain points, we understand that small business owners require much more than just a bank.”

Tara Latini, the Country Head of RBWM for HSBC Malaysia, addressed the room of small business owners, stating “We’ve launched HSBC Fusion because we want your business to be a success. We want to help you to have better and fuller lives. We hope HSBC can help you achieve your hopes, dreams and ambitions”.

The event also featured a panel session featuring four successful entrepreneurs, Benjamin Yong, Executive Director of Padini Holdings Bhd, Christy Ng, the founder of ChristyNg shoes, Nadira Yusof, the founder and CEO Kiddocare, and Royce Tai, the Managing Director of Deckscop Consultancy & Trading.

When asked for his one piece of advice to someone looking to build a successful business, Royce Tai said: “never shy away from any new opportunity that comes your way, (unless if it’s an illegal one) even if that opportunity is something you are not familiar with, and have never done it before”.

Commented on the role a bank could play in a business’s success, Royce said: “The big role that a bank plays for us, is to assist in how we handle and manage our finances. Being able to quickly do transfers and make payments, allowing smaller suppliers to support us, is crucial”.

Christy Ng, when sharing her biggest challenge, stated: “I would say one of the biggest challenges I have faced is attracting the right talent. With the right people on your team you will be able to execute and achieve success, and figure out the right strategy. It’s always product, people and strategy”.

“The key to a successful business lies in having a good partnership with your bank”, Christy added. “Using bank facilities, such as borrowing working capital for your growing business is always the smartest, cheapest and best way to scale. Always turn to the bank for money to grow”.

To learn more about HSBC Fusion, visit <https://www.hsbc.com.my/fusion/>.

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**Notes to Editor:**

**About HSBC Malaysia**

HSBC's presence in Malaysia dates back to 1884 when the Hongkong and Shanghai Banking Corporation Limited (a company under the HSBC Group) established its first office in the country, on the island of Penang, with permission to issue currency notes. HSBC Bank Malaysia Berhad was locally incorporated in 1984 and is a wholly-owned subsidiary of The Hongkong and Shanghai Banking Corporation Limited. In 2007, HSBC Bank Malaysia was the first locally incorporated foreign bank to be awarded an Islamic banking subsidiary licence in Malaysia, HSBC Amanah Malaysia Berhad. Today, HSBC in Malaysia has a network of 68 branches nationwide, of which 26 are HSBC Amanah Malaysia Berhad branches. HSBC Bank Malaysia offers a comprehensive range of banking and financial services including Retail Banking and Wealth Management, Commercial Banking, Global Banking and Markets, and Islamic financial solutions. HSBC Bank Malaysia has also led innovation in Malaysia by introducing Malaysia's first ATM and Electronic Touch Banking in the early 1980s. Today, HSBC Bank Malaysia has launched innovative solutions such as HSBCnet for secure banking for businesses, Trade Transaction Tracker and Facial Recognition.

**The Hongkong and Shanghai Banking Corporation Limited**

The Hongkong and Shanghai Banking Corporation Limited is the founding member of the HSBC Group, which serves our customers through four global businesses: Retail Banking and Wealth Management, Commercial Banking, Global Banking and Markets, and Global Private Banking. The Group serves customers worldwide in 66 countries and territories in our geographical regions: Europe, Asia, North America, Latin America, and Middle East and North Africa. With assets of US\$2,659bn at 31 March 2019, HSBC is one of the world's largest banking and financial services organisations.

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