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ANDROID PAY COMING TO HSBC CUSTOMERS

Android Pay latest digital addition to make finance easier for customers

HSBC's customers who use Android devices will be some of the first in the UK to have access to Android Pay, the payment service offered by Google, when it launches later this year.

Android Pay will provide a more convenient way of making payments at almost 460,000 terminals up and down the country. When launched, HSBC customers will just need to add their eligible cards to the Android Pay app, then they can tap to pay across a wide spectrum of retailers and businesses where contactless payments are accepted.

The introduction of Android Pay follows the recent trial of HSBC's Nudge app - which is designed to help people keep better track of their finances - and the announcement of the roll-out of TouchID, and VoiceID which makes it even quicker and easier for customers to access their bank account, whilst delivering a superior and more secure banking experience.

Francesca McDonagh, HSBC's Head of Retail Banking and Wealth Management in the UK, said: "Our customers want an easier and more convenient banking experience, that is why we are investing heavily in digital innovation. Whether it is making it easier for customers to access their accounts through voice biometrics and fingerprint recognition, help them make better financial decisions with 'nudges', or to pay in an instant with contactless technology and Android Pay, we are giving our customers the tools to take more control of their finances."

Pali Bhat, Senior Director, Product Management, Google, said: "We're excited to bring the simplicity and security of mobile payments to HSBC customers with Android Pay. Soon, people will be able to use their Android device to pay at almost 460,000 contactless payment terminals in the UK."

For the latest updates, visit the **HSBC UK newsroom**:

<http://www.about.hsbc.co.uk/news-and-media>

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Notes to Editors

HSBC customers have saved £100m in informal overdraft fees as a result of overdraft text alerts, with £800,000 saved during a two week period over Christmas and New Year.

Last year HSBC sent over 15.5m overdraft text alerts, and over half of customers brought their account back into agreed territory, avoiding an informal overdraft fee.

HSBC Bank plc

HSBC serves c17 million customers in the UK and employs approximately 46,000 people. In the UK, HSBC offers a complete range of personal, premier and private banking services including bank accounts and mortgages. It also provides commercial banking for small to medium businesses and corporate and institutional banking services. HSBC Bank plc is a wholly owned subsidiary of HSBC Holdings plc.

The HSBC Group

HSBC Holdings plc, the parent company of the HSBC Group, is headquartered in London. The Group serves customers worldwide from around 6,000 offices in 71 countries and territories in Asia, Europe, North and Latin America, and the Middle East and North Africa. With assets of US\$2,410bn at 31 December 2015, HSBC is one of the world's largest banking and financial services organisations.