News Release



HSBC UK INTRODUCES APPLE BUSINESS CHAT TO CUSTOMERS

- HSBC UK reports 50% increase in use of existing digital chat support services during coronavirus
- The new chat service, available through Apple devices, puts 24/7 customer service in customers' pockets

HSBC UK and first direct have launched Apple Business Chat, adding to their support services for customers and to help with the increased demand on branches and telephone services during the coronavirus outbreak.

When lockdown was first announced, HSBC UK saw demand on its contact centres increase by 40%, causing longer wait times for customers. There has also been a significant spike (50%) in customer enquiries via its mobile app and online banking chat services across March and April, accelerating the trend of customers increasingly turning to digital channels for support.

This new service enables both banks to assist with general queries such as registering for mobile banking and information about payment holidays via the Messages app on Apple devices – providing a convenient and conversational way to support customers with day-to-day help and advice.

Kerri-Anne Mills, Head of Contact Centre and Customer Service at HSBC UK, said: "More people are turning to digital channels to manage their everyday banking needs without needing to leave their home. Apple Business Chat is a key addition to HSBC UK's existing mobile and online chat services, and will help us to ensure our customers have access to a trusted source of information, in their pocket, when they need it. With this new channel, our customers can have direct conversations, dipping in and out of the chat at their own pace, as they would with friends or family."

Apple Business Chat will provide HSBC UK customers with 24/7 customer service through Apple devices, where they can receive information, general help and advice at their own convenience. Most questions will be answered by a chatbot, but where customers require more complex answers, there will be a customer service agent on hand to respond*.

Neither HSBC UK or first direct will contact customers proactively using the Messages app and will never ask customers for personal or sensitive information.

HSBC UK is encouraging customers with general queries to initially contact the bank via digital chat channels for support, now including Apple Business Chat, as well as on the HSBC mobile app and Live Chat on HSBC online banking. This helps the bank to meet the needs of more vulnerable customers at this difficult time.

The introduction of Apple Business Chat, which is already assisting thousands of HSBC UK and first direct customers a month, has also supported both banks' employees to adapt to the new ways of working, providing a more flexible and convenient way to support customers.

Kerri-Anne continued: "I am absolutely thrilled that we have been able to deliver this service so swiftly – it's all thanks to the hard work and dedication of our people who want to be there for customers, particularly in these truly extraordinary times."

How to get in touch with HSBC UK on Apple Business Chat:

Apple Business Chat is available in beta for users and businesses worldwide, and is built into iOS 11.3 and higher. You can find HSBC UK using Apple Maps, or Spotlight Search, then simply tap the Messages icon to send a message.

For first direct, searching for its phone number on its public website will give customers the option to message along with call.

With Apple Business Chat, customers can reach a HSBC UK agent and once the user deletes the message thread, they cannot be contacted again until they start another conversation. HSBC UK and first direct won't ask you to share account details, passwords, access codes or other sensitive or personal information in the Messages app.

The new Chat Suggest feature is available on iPhone starting with iOS 13, offering the option to start a messaging conversation when a customer taps to call HSBC UK.

Find out more about how to use Apple Business Chat securely here: https://www.hsbc.co.uk/help/security-centre/apple-business-chat/

Ends

* Initially, the service will not be available 24/7 for first direct customers, and queries will be answered by first direct's trained teams.

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For the latest news and updates, visit the HSBC UK newsroom: https://www.about.hsbc.co.uk/news-and-media

HSBC UK

HSBC UK serves around 14.5 million customers across the UK, supported by 32,000 colleagues. HSBC UK offers a complete range of retail banking and wealth management to personal and private banking customers, as well as commercial banking for small to medium businesses and large corporates.

HSBC Holdings plc

HSBC Holdings plc, the parent company of the HSBC Group, is headquartered in London. HSBC serves customers worldwide from offices in 64 countries and territories in our geographical regions: Europe, Asia, North America, Latin America, and Middle East and North Africa. With assets of US\$2,918bn at 31 March 2020, HSBC is one of the world's largest banking and financial services organisations.

About first direct

first direct provides mobile banking, online and telephone services to its 1.5m customers and offers a full range of personal banking products including its multi-award winning <u>current account</u> and <u>mortgages</u>. It's been recognised as being a pioneer of amazing customer service by numerous independent third parties including The Competition and Markets Authority, Which?, Moneywise, Moneyfacts and

Moneysavingexpert.com. As well as its <u>Facebook</u> page, **first direct** uses social media to engage with customers through <u>LinkedIn</u>, <u>YouTube</u> and <u>Twitter</u>.

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