

20 March 2020

## Working together to support you and those who need us most

A message from Stuart Haire – CEO Retail Banking and Wealth Management, UK.

Dear customer,

The impact of coronavirus is being felt right across the UK and I hope that you, your family and your friends remain safe and well.

Our primary focus is to support you through this difficult time. Therefore, I want to reassure you that our objective is to continue to help you manage your financial needs digitally, over the phone and through our branch network.

At this time, coronavirus is having an ever-growing impact on our colleagues and it is becoming increasingly difficult to maintain service levels through our contact centres and branches. While this impacts all customers, it is having a disproportionate impact on the vulnerable in our society.

To allow us to meet the needs of the most vulnerable, I would ask that wherever possible you consider managing your interaction with HSBC through our online or mobile channels. If you have questions relating to the support we're providing, or indeed find yourself in difficulty, I would urge you to firstly visit our dedicated coronavirus hub, which is regularly updated with frequently asked questions and supporting information.

Please be assured, if you are unable to use our online or mobile services, we are there for you. It may just take a little longer than usual to get through to us.

### How we're supporting everyday banking

**Digital banking** – Our digital channels provide a convenient way for you to manage your finances from the comfort and safety of your own home. Our mobile app and [hsbc.co.uk](https://www.hsbc.co.uk) enable you to accomplish a variety of your everyday banking needs including:

- Viewing your statements and recent transactions
- Moving money between your accounts, as well as sending money to family and friends or paying bills
- Viewing any standing orders and direct debits
- Paying in cheques

Continued overleaf...

**Branches and telephone banking** – To provide the best possible service, while supporting the wellbeing of our colleagues, we'll be concentrating our efforts on peak times. This may mean some changes to our operating hours or the temporary closure of some branches. Thank you for your understanding. You can keep up to date with the latest information on our dedicated coronavirus hub.

### **How we can support those in financial difficulty**

If you're facing financial difficulties or think that coronavirus will affect your financial situation, please get in touch. We can offer a dedicated package of financial support, dependent on your circumstances. You'll find information on the help we offer with mortgages, credit card payments and overdrafts on our dedicated coronavirus hub.

### **How we can support your travel concerns**

On our dedicated coronavirus hub, you will find information relating to our HSBC Travel Insurance alongside a range of different scenarios to explain your rights and how you could raise a payment dispute claim. Even if you don't have insurance through HSBC UK, we may still be able to provide some support.

### **How you can stay safe**

Some criminals are using the coronavirus outbreak as an opportunity to defraud customers. This includes offering medical products, guidance or a safe haven for money. Remember, HSBC will never ask you to move money to a 'safe' account. Please remain vigilant and stay up to date with the latest information on our fraud and security page and through our social media channels.

In these unprecedented times, I would like to thank you for being a HSBC customer. I would also like to thank my colleagues for their ongoing dedication and hard work in such difficult circumstances.

Yours sincerely

Stuart Haire  
**CEO Retail Banking and Wealth Management, HSBC UK**