

The soundtrack begins and a hexagon zooms out to reveal an image of a young lady seated on the sofa, typing something on her open laptop on the coffee table in front of her.

The text “Welcome to a new banking experience” appears on the left hand side of the main screen.

The screen fades out to show an open laptop screen on the left hand side of the screen, on which the words “New payments and transfers” shows as the page headline. The cursor has selected the tab “Pay and transfer” which is highlighted by a red line underneath the tab choice. On the right hand side of the screen the letters, “Pay bills and transfer money to any account – local or international”.

The text on the right hand side of the main screen fades and is replaced by a series of 4 animated icons and the text “Transfer money between your HSBC accounts or credit cards”, “Transfer to other HSBC accounts or credit cards”, “Transfer to other local banks (via CEFTS)” and “Manage bill payments”.

The red hexagon moves in from left of screen across and stops on the right hand side. An image of a screen appears in from the right hand side of the main screen. The screen tab is “Choose and account” and a dropdown menu is seen. The main screen shows the words “First select the account you want to transfer money from” and “Remember you can pay bills from your credit card as well”.

An animated cursor scrolls down on page on the laptop which reads “Select an option”. Text in black appears on the left side of the screen stating “Next, select the type of transaction you want to make”, while the cursor alternatively highlights with a moving red band the first, second, third and fourth options of transactions available.

The screen fades out with the laptop moving out to the left side of the screen, while the hexagon moves into the screen from left. The red cursor continues to highlight the various transactions available on the laptop screen. A line appears at the bottom “Transfer to your Accounts or Payees”. Next, text appears on the top right hand side of main screen “Select the account you want to make the payment to”.

The cursor animates on the laptop screen showing the various accounts available. It then moves up to click on the dropdown menu showing your selection. The text “Use the convenient filter to narrow the account/payee list” appears on the top right hand side of main screen.

The screen fades to white and the laptop screen appears from the bottom and moves to the left of main screen with the red hexagon graphic in the background. The text “Saved bill payees” appears at the right hand bottom of the screen. The animated cursor selects the second transaction option on the laptop screen. The text “And fill out the details to make your bill payments.” Appears on the top right hand side of main screen. The laptop screen image changes to show the “Pay or Transfer” option. The red line highlight animates around the “To” Payee selected. The laptop screen scrolls down to show the “Cancel/Continue” options at the bottom of the page which is highlighted by the animated red band.

The laptop image moves off screen and the red hexagon fills the entire screen with a red wash and then moves across to the right hand side of the screen showing a part of the red hexagon. The text line "Transfer to a new payee" appears at the bottom of the main screen. The laptop screen appears on the right hand side of screen and the animated cursor selects the third transaction option on the screen. The text "To make a transfer to an unsaved payee" appears on the top right hand side of the main screen. The animated cursor moves and clicks on the "To" Payee option and the dropdown menu appears. The text "Select the transfer type from the drop-down menu" appears on the top left hand side of the main screen.

The screen fades to white and the red hexagon once again moves in and across to park on the left side of the main screen. The laptop screen appears on the left hand side of the main screen over the red hexagon. The laptop screen shows the animated cursor moving to the fourth transaction option while the text line "New bill payment" appears on the bottom right hand side of the main screen.

The laptop screen animatedly shows the list of saved companies highlighted by a red animated border around the dropdown list, with the text "From the list, select the company you wish to pay" appearing on the top right side of the main screen.

The laptop screen animation then moves to show the "Search" option, while the text "or start typing to find a company" appears on the top right side of the main screen.

The main screen then fades to white and the text "Few things to keep in mind" appears in the centre of the main screen.

The red hexagon then appears from right and the laptop image also floats in from right. The laptop screen shows the "Transfer between your accounts" screen grab. The text "Available balance is shown so you know how much you can use/need to transfer" appears on the top left hand side of the main screen. The red highlight animated border circles the two balances in the "From" and the "To" accounts on the laptop screen image.

The laptop screen page scrolls down to show the option of choosing whether it is a one/off transfer or recurring, highlighted by the red animated border. The text "Select whether payment is a one time or recurring option. The cursor moves to the "No" option on the laptop screen. If 'No' is selected, keep the current date for an immediate transfer or select a date for when you wish the transfer to occur." appears on the top left hand side of the main screen.

The cursor then moves across to the "Yes, set up a recurring transfer" option on the laptop screen. The text "If it is a recurring payment, select the frequency, start date and other relevant details" appears on the top left hand side of the screen.

The main screen then fades to white and then the red hexagon appears from left and the laptop image also floats in from left with the screen image showing the "Review" page. The red animated border highlights the "Edit" button and then scrolls down to the "Cancel/Confirm" button at the base of the page. The text "You will always have a review

page before confirming the transfer” appears on the top left hand corner of the main screen.

The main screen then fades to white and the text “Enjoy an enhanced digital banking experience” appears in the centre of the main screen.

The HSBC logo appears at the end and the music fades out.