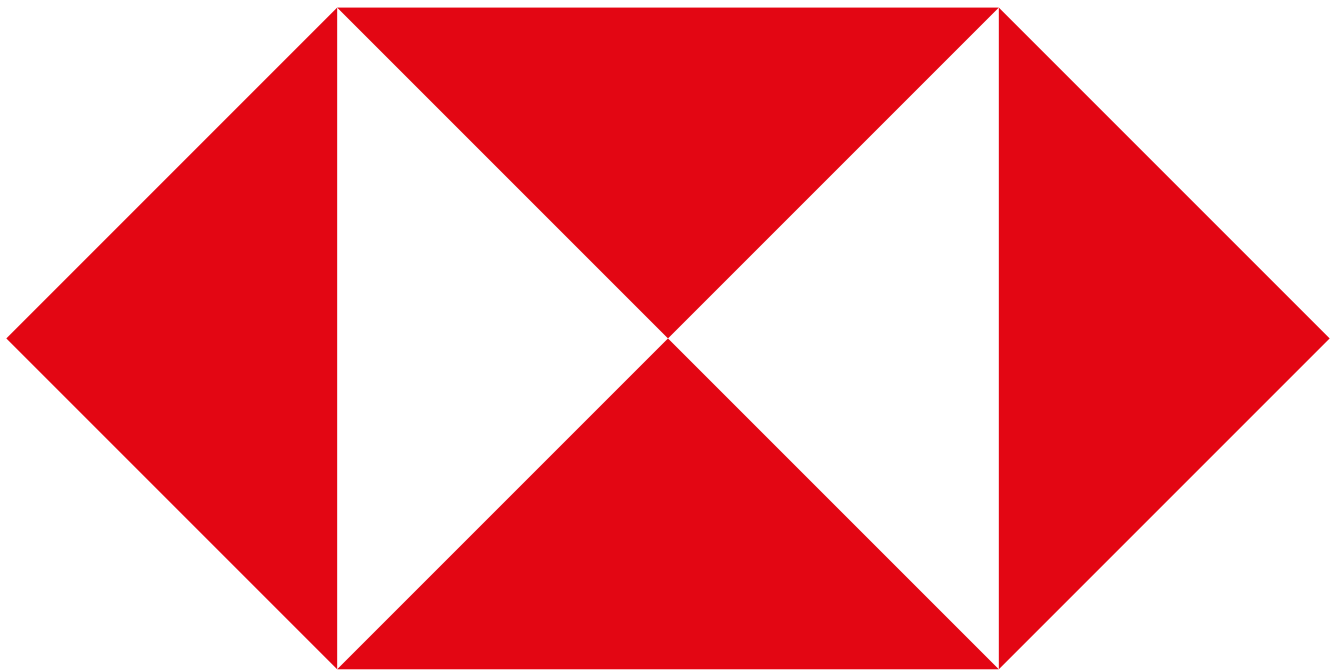


Corporate Cards

**Open Banking performance and availability quarterly report
for HSBC UK Bank plc and HSBC Bank plc**

1 January 2025 to 31 March 2025



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What's the purpose of this report?

This report is inclusive of data from both HSBC UK Bank plc and HSBC Bank plc. The purpose of this report is to show how our Open Banking channel is performing and, where applicable, compare performance to our digital customer channel.

It highlights:

- The percentage of time each of our digital customer channel is available or 'up';
- The time it takes our digital customer channel to respond to requests for account information or to process confirmation of funds checks; and
- The percentage of requests to our Open Banking APIs (Application Programming Interfaces) which fail due to an error with our systems.

Open Banking is based on APIs, a technology which enables the secure exchange of information between banks and TPPs (Third Party Providers). More information can be found by visiting business.hsbc.uk/open-banking.

We publish this report each quarter and the next report, covering April 2025 to June 2025, will be published in July 2025.

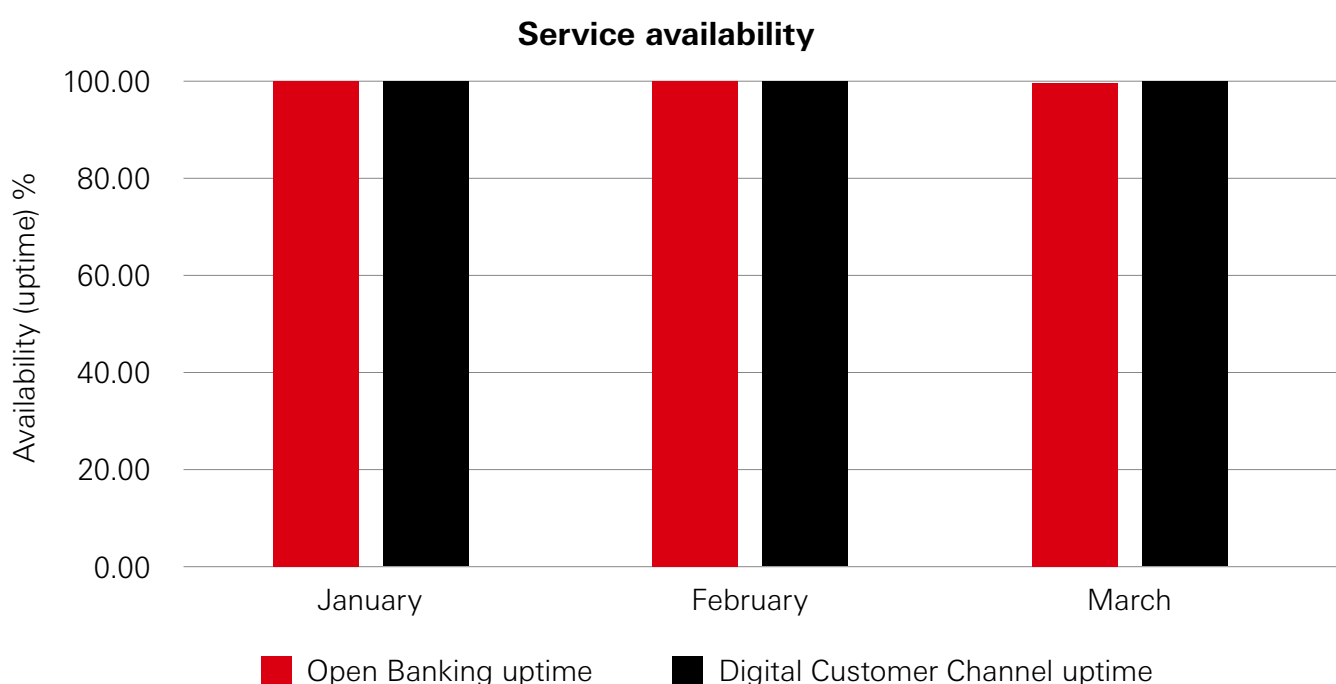
Service availability

The chart and figures below show the daily average availability (or uptime) of our digital customer channel over the last three months.

Uptime is calculated as 100% minus percentage downtime.

Our Open Banking service is regarded as down if five consecutive TPP requests to any of our APIs fail within thirty seconds.

Our digital customer channel is regarded as down if users are unable to log into their account due to a system error and they can't view balances or transactions.



Month	Open Banking uptime (%)	Digital Customer Channel uptime (%)
January	100.00	99.99
February	100.00	99.46
March	100.00	99.51

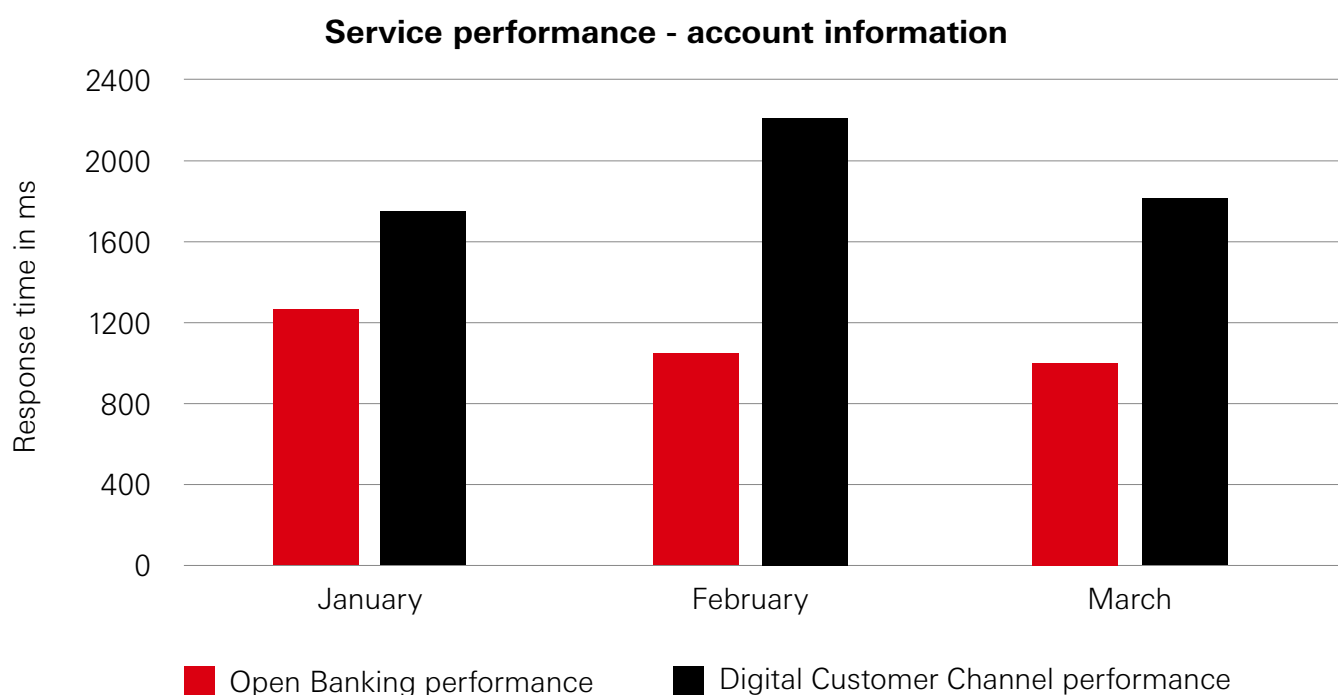
Service performance - account information

The chart and figures below show the daily average time taken in milliseconds (ms) by our digital customer channel to respond to requests for account information over the last three months.

Account information can include account balance and transaction history.

To allow a meaningful comparison with the Open Banking channel, our digital customer channel performance figures:

- Include the time taken for our backend systems to respond to the customer interface; and
- Exclude the time taken for that interface to present the response (e.g. account and transaction information) to the customer.

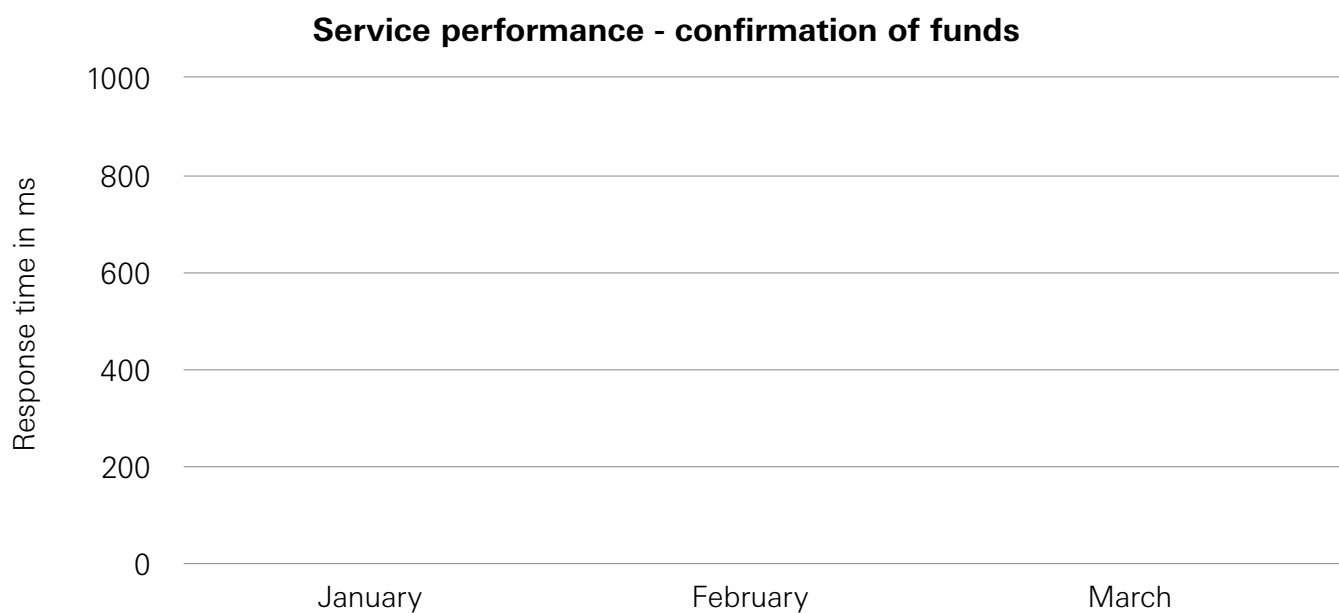


Month	Open Banking performance (ms)	Digital Customer Channel performance (ms)
January	1224	1732
February	1063	2263
March	1024	1882

Service performance - confirmation of funds

The chart and figures below show the daily average time taken in milliseconds (ms) by our Open Banking channel to respond to confirmation of available funds requests from TPPs over the last three months.

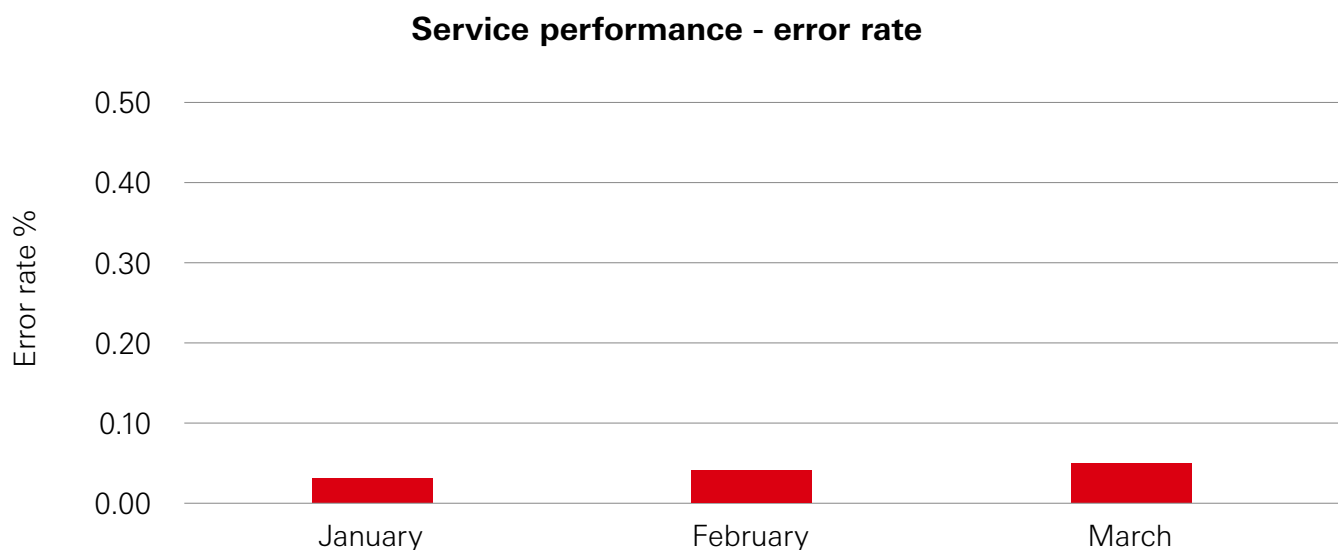
Confirmation of funds is an Open Banking service which enables TPPs to check that sufficient funds are available before initiating a payment.



Month	Open Banking performance (ms)
January	0
February	0
March	0

Service performance - error rate

The chart and figures below show the daily average performance of our Open Banking channel over the last three months in terms of the percentage of all requests from TPPs which failed, due to errors attributable to our systems.



Month	Open Banking error rate (%)
January	0.03
February	0.04
March	0.05

Daily performance and availability data

The tables below contain the daily performance and availability data which was used to create the charts shown in this report.

Date	Uptime % Open Banking	Downtime % Open Banking	Uptime % Digital Customer Channel	Downtime % Digital Customer Channel	Accounts Response Time (ms) Open Banking	Accounts Response Time (ms) Digital Customer Channel	Confirmation of Funds Response Time (ms) Open Banking	Error Rate % Open Banking
1-Jan-25	100.00	0.00	100.00	0.00	1208	1397	0	0.03
2-Jan-25	100.00	0.00	100.00	0.00	1274	1855	0	0.00
3-Jan-25	100.00	0.00	100.00	0.00	1238	1508	0	0.09
4-Jan-25	100.00	0.00	100.00	0.00	1193	1736	0	0.01
5-Jan-25	100.00	0.00	100.00	0.00	1190	1818	0	0.10
6-Jan-25	100.00	0.00	100.00	0.00	1230	1543	0	0.01
7-Jan-25	100.00	0.00	100.00	0.00	1242	1753	0	0.00
8-Jan-25	100.00	0.00	100.00	0.00	1331	1700	0	0.00
9-Jan-25	100.00	0.00	100.00	0.00	1230	1548	0	0.00
10-Jan-25	100.00	0.00	100.00	0.00	1206	1766	0	0.12
11-Jan-25	100.00	0.00	100.00	0.00	1180	1838	0	0.00
12-Jan-25	100.00	0.00	100.00	0.00	1206	1935	0	0.15
13-Jan-25	100.00	0.00	100.00	0.00	1218	1523	0	0.01
14-Jan-25	100.00	0.00	100.00	0.00	1189	1589	0	0.01
15-Jan-25	100.00	0.00	100.00	0.00	1187	1622	0	0.00
16-Jan-25	100.00	0.00	100.00	0.00	1194	1744	0	0.00
17-Jan-25	100.00	0.00	100.00	0.00	1211	1743	0	0.04
18-Jan-25	100.00	0.00	99.79	0.21	1176	1884	0	0.00
19-Jan-25	100.00	0.00	100.00	0.00	1169	2061	0	0.12
20-Jan-25	100.00	0.00	100.00	0.00	1225	1796	0	0.03
21-Jan-25	100.00	0.00	100.00	0.00	1261	1700	0	0.01
22-Jan-25	100.00	0.00	100.00	0.00	1232	1745	0	0.07
23-Jan-25	100.00	0.00	100.00	0.00	1299	1855	0	0.00
24-Jan-25	100.00	0.00	100.00	0.00	1247	1796	0	0.01
25-Jan-25	100.00	0.00	100.00	0.00	1303	2025	0	0.00
26-Jan-25	100.00	0.00	100.00	0.00	1201	1754	0	0.16
27-Jan-25	100.00	0.00	100.00	0.00	1227	1648	0	0.00
28-Jan-25	100.00	0.00	100.00	0.00	1233	1690	0	0.00
29-Jan-25	100.00	0.00	100.00	0.00	1214	1678	0	0.00
30-Jan-25	100.00	0.00	100.00	0.00	1223	1716	0	0.00
31-Jan-25	100.00	0.00	100.00	0.00	1218	1739	0	0.00

Date	Uptime % Open Banking	Downtime % Open Banking	Uptime % Digital Customer Channel	Downtime % Digital Customer Channel	Accounts Response Time (ms) Open Banking	Accounts Response Time (ms) Digital Customer Channel	Confirmation of Funds Response Time (ms) Open Banking	Error Rate % Open Banking
1-Feb-25	100.00	0.00	100.00	0.00	1199	1727	0	0.00
2-Feb-25	100.00	0.00	100.00	0.00	1166	1648	0	0.21
3-Feb-25	100.00	0.00	100.00	0.00	1258	1617	0	0.02
4-Feb-25	100.00	0.00	100.00	0.00	1134	1689	0	0.00
5-Feb-25	100.00	0.00	100.00	0.00	1130	1751	0	0.00
6-Feb-25	100.00	0.00	100.00	0.00	1120	1668	0	0.01
7-Feb-25	100.00	0.00	100.00	0.00	1144	1740	0	0.02
8-Feb-25	100.00	0.00	100.00	0.00	1088	1817	0	0.00
9-Feb-25	100.00	0.00	100.00	0.00	1057	1837	0	0.11
10-Feb-25	100.00	0.00	100.00	0.00	1094	1700	0	0.04
11-Feb-25	100.00	0.00	100.00	0.00	1171	1798	0	0.36
12-Feb-25	100.00	0.00	100.00	0.00	994	1681	0	0.02
13-Feb-25	100.00	0.00	100.00	0.00	1028	1508	0	0.03
14-Feb-25	100.00	0.00	100.00	0.00	1026	1595	0	0.01
15-Feb-25	100.00	0.00	100.00	0.00	1009	1707	0	0.02
16-Feb-25	100.00	0.00	100.00	0.00	1004	2132	0	0.08
17-Feb-25	100.00	0.00	100.00	0.00	1020	1842	0	0.02
18-Feb-25	100.00	0.00	100.00	0.00	1001	1650	0	0.03
19-Feb-25	100.00	0.00	100.00	0.00	996	1780	0	0.00
20-Feb-25	100.00	0.00	100.00	0.00	990	1697	0	0.02
21-Feb-25	100.00	0.00	100.00	0.00	989	1643	0	0.02
22-Feb-25	100.00	0.00	84.86	15.14	931	16106	0	0.00
23-Feb-25	99.99	0.01	100.00	0.00	1063	2289	0	0.11
24-Feb-25	100.00	0.00	100.00	0.00	1030	1704	0	0.02
25-Feb-25	100.00	0.00	100.00	0.00	1025	1700	0	0.02
26-Feb-25	100.00	0.00	100.00	0.00	1015	1778	0	0.02
27-Feb-25	100.00	0.00	100.00	0.00	1026	1804	0	0.04
28-Feb-25	100.00	0.00	100.00	0.00	1064	1744	0	0.00

Date	Uptime % Open Banking	Downtime % Open Banking	Uptime % Digital Customer Channel	Downtime % Digital Customer Channel	Accounts Response Time (ms) Open Banking	Accounts Response Time (ms) Digital Customer Channel	Confirmation of Funds Response Time (ms) Open Banking	Error Rate % Open Banking
1-Mar-25	100.00	0.00	89.44	10.56	1007	1783	0	0.00
2-Mar-25	100.00	0.00	100.00	0.00	996	1694	0	0.18
3-Mar-25	100.00	0.00	100.00	0.00	1170	1802	0	0.01
4-Mar-25	100.00	0.00	100.00	0.00	1035	2340	0	0.00
5-Mar-25	100.00	0.00	100.00	0.00	1013	2043	0	0.01
6-Mar-25	100.00	0.00	100.00	0.00	896	1876	0	0.00
7-Mar-25	100.00	0.00	100.00	0.00	1021	1883	0	0.00
8-Mar-25	100.00	0.00	100.00	0.00	1007	2127	0	0.02
9-Mar-25	100.00	0.00	100.00	0.00	1001	1985	0	0.15
10-Mar-25	100.00	0.00	100.00	0.00	1041	1604	0	0.02
11-Mar-25	100.00	0.00	100.00	0.00	1013	1650	0	0.01
12-Mar-25	100.00	0.00	100.00	0.00	1009	1825	0	0.01
13-Mar-25	100.00	0.00	100.00	0.00	922	1759	0	0.00
14-Mar-25	100.00	0.00	100.00	0.00	1010	1872	0	0.01
15-Mar-25	100.00	0.00	95.56	4.44	1001	3403	0	0.02
16-Mar-25	100.00	0.00	100.00	0.00	1070	2172	0	0.59
17-Mar-25	100.00	0.00	100.00	0.00	1064	1756	0	0.01
18-Mar-25	100.00	0.00	99.93	0.07	995	1816	0	0.00
19-Mar-25	100.00	0.00	100.00	0.00	993	1771	0	0.00
20-Mar-25	100.00	0.00	100.00	0.00	1091	1706	0	0.02
21-Mar-25	100.00	0.00	100.00	0.00	1024	1813	0	0.02
22-Mar-25	100.00	0.00	100.00	0.00	1052	1839	0	0.00
23-Mar-25	99.96	0.04	100.00	0.00	1081	1885	0	0.19
24-Mar-25	100.00	0.00	100.00	0.00	1074	1735	0	0.00
25-Mar-25	100.00	0.00	100.00	0.00	1058	1808	0	0.00
26-Mar-25	100.00	0.00	100.00	0.00	1089	1660	0	0.00
27-Mar-25	100.00	0.00	100.00	0.00	987	1741	0	0.00
28-Mar-25	100.00	0.00	100.00	0.00	1043	1741	0	0.00
29-Mar-25	100.00	0.00	100.00	0.00	996	1746	0	0.00
30-Mar-25	99.93	0.07	100.00	0.00	983	1789	0	0.18
31-Mar-25	100.00	0.00	100.00	0.00	1017	1732	0	0.00

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