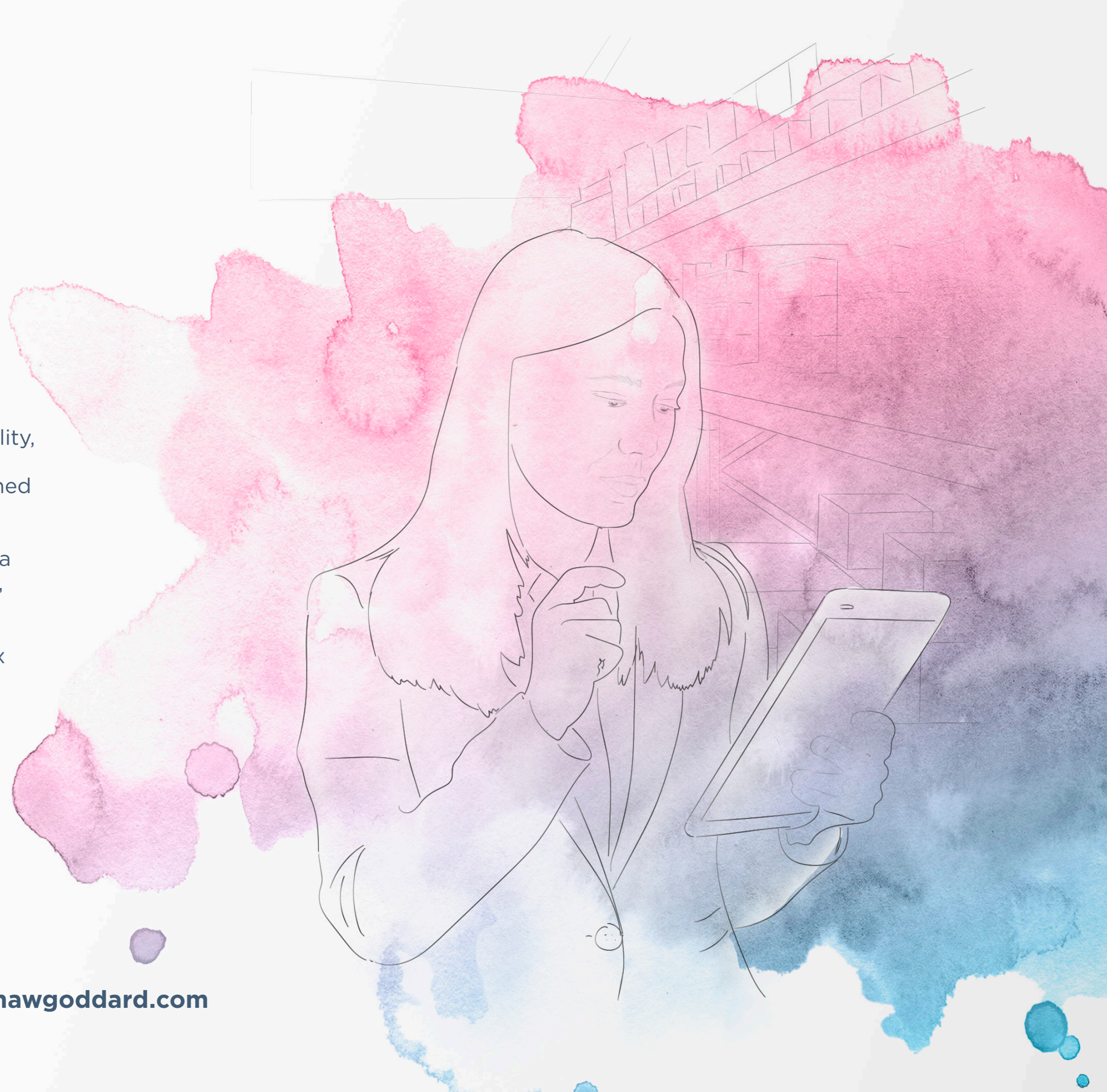


HSBC Kinetic: Transforming SME Banking

HSBC UK, a trusted global banking leader, set out to transform SME banking with HSBC Kinetic, a mobile-first business account offering agility, convenience, and cutting-edge features, powered by Google Cloud. Built on HSBC's foundation of stability and trust, HSBC Kinetic is designed to adapt to the ever-changing needs of SMEs.

We were engaged to support this ambitious project, bringing together a team with deep expertise in tech, fintech and banking. From the outset, we aligned with HSBC's agile delivery methods, embedding our legal experts within their project team. This approach allowed us to provide tailored advice in real time, ensuring the seamless delivery of a complex and innovative product.



WHAT HAPPENED

Our role was to provide legal advice throughout the HSBC Kinetic project. During the pitch phase, we demonstrated our understanding of HSBC's goals by delivering advice on mobile app wireframes, showcasing our approach in a way that resonated with their team.

We worked as part of a multidisciplinary team embedded within HSBC's project team, aligning with its agile delivery methods. Over 100 third-party supplier agreements were signed to produce the app, enabling its successful delivery.

THE OUTCOME

HSBC Kinetic is now an award-winning digital business bank account, recognised for its innovation and customer-centric design. SMEs can open an account in just 10 minutes, without the need to visit a branch, streamlining banking for small businesses.

The platform has won many prestigious awards including Best App Based Business Bank Account four years running (Money.net, 2022-2025). HSBC Kinetic represents a significant step forward in SME banking, demonstrating how technology and collaboration can deliver transformative results.

100+ CONTRACTS
THIRD PARTY
AGREEMENTS SIGNED
WITH INDIVIDUAL
SUPPLIERS TO
PRODUCE ONE APP

FOUR TIME
AWARD WINNER
BEST APP BASED
BUSINESS ACCOUNT
FOUR YEARS IN
A ROW (MONEYNET,
2022-2025)

10 MINUTES
THE TIME IT NOW
TAKES TO SIGN UP
FOR A BANK ACCOUNT
WITH NO NEED TO GO
INTO BRANCH

