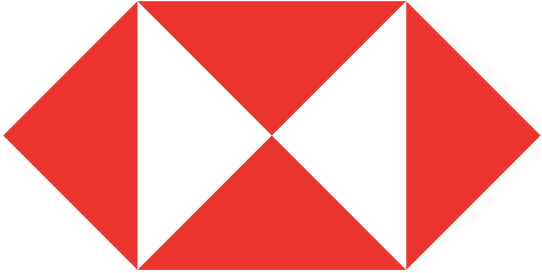


HSBC Brand–Basic Elements
North America

HSBC



HSBC Brand–Basic Elements

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HSBC's brand identity, the unique associations that represent what the brand means to customers, employees, investors, and other constituencies, is derived from our values, culture, drives and vision:

Our cultural values – *HSBC is an ethically-grounded, conservative, trustworthy builder of long-term customer relationships across the world.*

Our basic drives – *HSBC is a highly productive, cost-conscious, team-orientated, creative organization focused clearly on serving its customers.*

Our vision – *HSBC's vision is to be the world's leading financial services company.*

The essence of the HSBC brand is integrity, trust and superior customer service. A strong HSBC brand gives confidence to customers, helps unify our employees, and provides value to our investors.

HSBC Brand—Basic Elements

The HSBC Corporate Signature

The HSBC corporate signature is the major visual element of the brand identity. The signature is comprised of the letters HSBC and the hexagon symbol, which are in a fixed relationship. The hexagon is the same height as the HSBC letters.

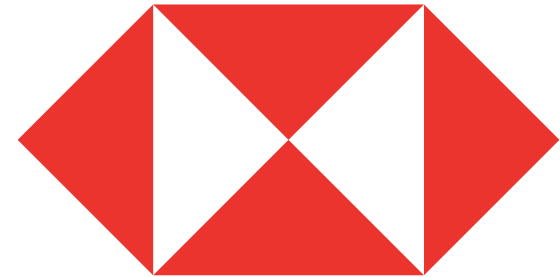
The logotype lettering has been specially drawn. **Do not attempt** to recreate the corporate signatures by scanning or typesetting the HSBC letters.

The corporate signature must always be reproduced from original digital artwork.

Minimum Size
(1 pica hexagon height)



HSBC



HSBC Brand–Basic Elements

Protected Area

To enable the corporate signature to appear prominently and without interference, a minimum exclusion zone, or “clear space” has been established around the corporate signature. This space is to be left clear of all text or other graphic elements.

The minimum acceptable protected area is indicated by the dotted border shown. This area should be increased wherever possible to better display the brand.

The minimum clearance is equal to the height of the hexagon symbol.

The minimum protected area must not be used as a rectangle to frame the corporate signature.

Horizontal Corporate Signature “clear space”: X=height of the hexagon



HSBC Brand—Basic Elements

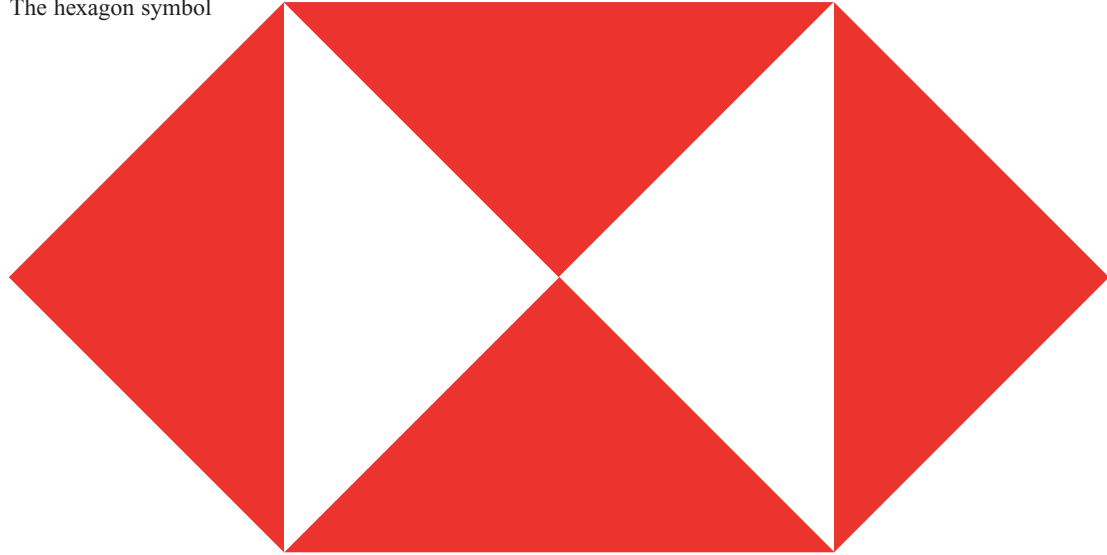
The Hexagon

The hexagon is the main visual element of the HSBC Group's corporate identity. Its geometric structure consists of four red triangles and two white triangles.

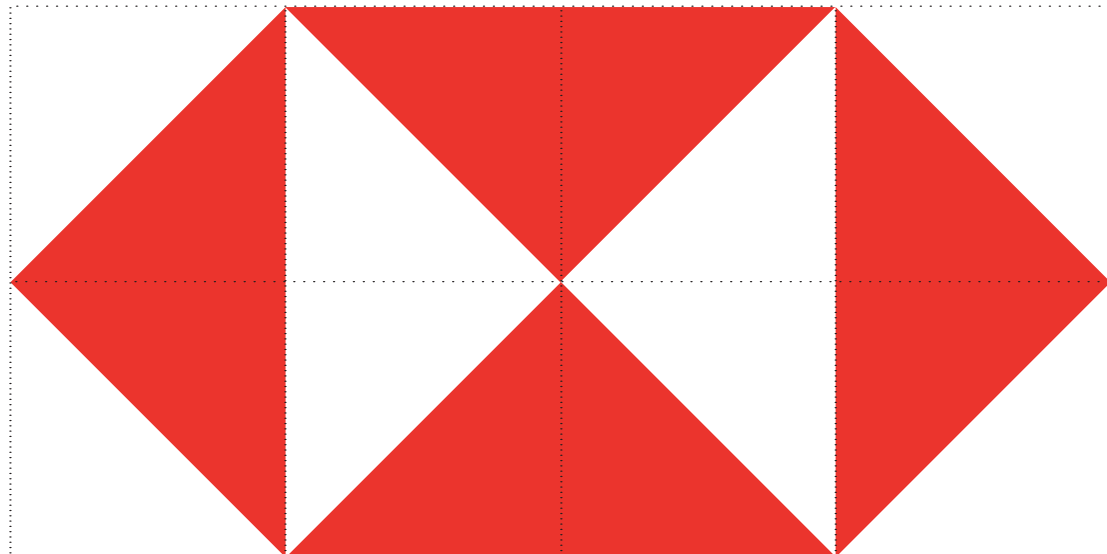
Use of the hexagon must be carefully controlled. There are strict rules regarding its use:

- in the overwhelming majority of applications the hexagon should appear in HSBC red and white
- **the hexagon must never be used on its own without the letters HSBC**
- the hexagon may only be used in combination with the corporate logotype, and must be the same height as the HSBC letters
- **the hexagon should never be used as a decorative, ornamental or promotional device**
- the hexagon must always be reproduced in full (bleeding, cropping or otherwise manipulating the hexagon is not permitted).

The hexagon symbol



Graphic construction



HSBC Brand—Basic Elements

The HSBC Corporate Signature with Group Marketing Strapline

The Group marketing strapline (tagline) ‘The world’s local bank’ is incorporated with the corporate signature to form the Corporate Signature with Group Marketing Strapline.

Where appropriate, additional language versions of the strapline are available. These **must** be requested from Group Marketing. The Corporate Signature with Group Marketing Strapline should be used to brand most advertising and marketing-based materials. The only exceptions are where legal reasons preclude use of the strapline, for example when the legal entity being advertised is not a bank (eg. HSBC Auto Finance or HSBC Insurance Services). In these cases the HSBC Corporate Signature should be used.

“The world’s local bank” strapline must never be used on its own without the corporate signature.

The strapline must only be reproduced in red. In one-color applications, it is permissible to reproduce the strapline in black.



Note: Legal reasons preclude using the Group marketing strapline with several HSBC Finance businesses. The table on page 6 indicates which business units should, and should not, use the strapline.

The Corporate Signature with Group Marketing Strapline artwork can be obtained from North America Marketing. Do not attempt to recreate, reposition, or adjust this signature in any way.

To enable the Corporate Signature with Group Marketing Strapline to appear prominently without interference, a minimum exclusion area has been established which is to be left clear of other graphic elements or text.

The protected area is equal to the height of the hexagon symbol and is indicated by the dotted border shown. The clearance area should be increased wherever possible.

The protected area must not be used as a rectangle to frame the Group marketing strapline corporate signature.










HSBC Brand–Basic Elements

Business Unit Nomenclature and Brand

External Name	Internal Descriptor	Brand
HSBC - North America ¹	HSBC	HSBC  The world's local bank
HSBC Finance Corporation ²	HSBC Finance	HSBC 
HSBC Bank USA, N.A.	HSBC Bank USA	HSBC  The world's local bank
HSBC Bank Canada	HSBC Bank Canada	HSBC  The world's local bank
HSBC Card Services	Card Services	HSBC  The world's local bank
HSBC Retail Services	Retail Services	HSBC  The world's local bank
HSBC Auto Finance	Auto Finance	HSBC 

¹Name of entire North American organization, including the former Household organization, HBUS and HBCA.

²Formerly known as Household International, Inc.

External Name	Internal Descriptor	Brand
HSBC Insurance Services	Insurance Services	HSBC 
HSBC Mortgage Services	Mortgage Services	HSBC 
Decision One Mortgage	Decision One	Decision One Mortgage Member HSBC  Group
HSBC Taxpayer Financial Services	Taxpayer Financial Services	HSBC 
HFC	Consumer Lending	 Member HSBC  Group
Beneficial	Consumer Lending	 Beneficial [®] Member HSBC  Group
HSBC Financial Corporation	HSBC Finance (Canada)	HSBC  Finance

HSBC Brand–Basic Elements

**Group Endorsement
Signature**

In general, all business units will adopt the HSBC brand and use prescribed business unit nomenclature. In several exceptional instances, the Group endorsement signature will be used with a pre-existing business

unit brand. Approval must be obtained from HSBC - North America Marketing when use of the Group endorsement signature is anticipated.

Member HSBC  *Group*

Group Endorsement Signature
(Use must be approved by North America Marketing)

Member HSBC  *Group*

Single-Color Variation (Use limited to one-color print applications)
(Use must be approved by North America Marketing)

 **Beneficial[®]**
Member HSBC  *Group*

Approved Usage



Member HSBC  *Group*

Approved Usage

Decision One Mortgage

Member HSBC  *Group*

Approved Usage

HSBC Brand–Basic Elements

Beneficial Brand Signature

The Beneficial brand signature consists of the Beneficial rainbow, Beneficial logotype and the HSBC group endorsement signature. All items are in a fixed relationship which may not be altered. Official reproduction art is available for most standard sizes; in extremely large applications such as building site signs, plans must be submitted to North America Marketing for approval. Do not enlarge or reduce reproduction artwork by more than 5% of the original art size.

The group endorsement tag line should never be used in text or appear by itself and it should never be set smaller than 7.5 point size type. When the Beneficial brand logo is used smaller than 9.5 picas in length, the tagline must stay at the minimum type size of 7.5 point. The minimum size example below shows this new relationship of the group endorsement signature with the Beneficial Brand Signature.

In general, all business units will adopt the HSBC brand and use prescribed business unit nomenclature. In several exceptional instances, the Group endorsement signature will be used with a pre-existing busi-

ness unit brand. Approval must be obtained from HSBC - North America Marketing when use of the Group endorsement signature is anticipated.

Colors

Item	Color	Hex Value
Symbol	PMS 1795	#FF0000
Beneficial Logotype	PMS 567	#006633
HSBC Hexagon	PMS 1795	#FF0000
Typography	Black	#000000

Single-color black depiction of the Beneficial logo configuration is acceptable but can only be used in one-color black applications.

Reverse treatment of the signature on dark or colored backgrounds is not allowed. In certain exceptional circumstances, reverse treatment may be permissible, but must be approved on a single case basis by North America Marketing.



Beneficial®

Member HSBC  Group

Business card signature size. Group endorsement signature is 7.5 point type size.



These examples illustrate a change in the size relationship between the group endorsement signature and the Beneficial logotype in smaller size applications. The Group endorsement signature must never be smaller than 7.5 point type size.



Minimum size signature

HSBC Brand–Basic Elements

Protected Area for Beneficial Brand Signature

To enable the Beneficial brand signature with group endorsement to appear prominently and without interference, a minimum exclusion zone, or “clear space” has been established around the brand name and group endorsement signature. This space is to be left clear of all text or other graphic elements.

The minimum acceptable protected area is indicated by the dotted border shown. This area should be increased wherever possible to better display the brands.

The minimum protected area must not be used as a rectangle to frame brand/Group endorsement signatures.

Beneficial Signature “clear space”: B=height of the “B” in Beneficial



Single-Color Variation (Use limited to one-color print applications)

HSBC Brand–Basic Elements

HFC Brand Signature

The HFC brand signature consists of the HFC logo and the HSBC group endorsement signature. Both items are in a fixed relationship which may not be altered. Official reproduction art is available for most standard sizes; in extremely large applications such as building site signs, plans must be submitted to North America Marketing for approval. Do not enlarge or reduce reproduction artwork by more than 5% of the original art size.

The group endorsement tag line should never be used in text or appear by itself and it should never be set smaller than 7.5 point size type. When the HFC brand logo is used smaller than 3 picas in width, the tagline must stay at the minimum type size of 7.5 point. The minimum size example below shows this new relationship of the group endorsement signature with the HFC Brand Signature.



Member HSBC  *Group*

In general, all business units will adopt the HSBC brand and use prescribed business unit nomenclature. In several exceptional instances, the Group endorsement signature will be used with a pre-existing

business unit brand. Approval must be obtained from HSBC - North America Marketing when use of the Group endorsement signature is anticipated.

Colors

Item	Color	Hex Value
HFC Logo	PMS 1795	#FF0000
HSBC Hexagon	PMS 1795	#FF0000
Typography	Black	#000000

Single-color black depiction of the HFC logo configuration is acceptable but can only be used in one-color black applications.

Reverse treatment of the signature on dark or colored backgrounds is not allowed. In certain exceptional circumstances, reverse treatment may be permissible, but must be approved on a single case basis by North America Marketing.

Business card signature size. Group endorsement signature is 7.5 point type size.



These examples illustrate a change in the size relationship between the group endorsement signature and the HFC symbol in smaller size applications. The Group endorsement signature must never be smaller than 7.5 point type size.



Minimum size signature

HSBC Brand–Basic Elements

Protected Area for HFC Brand Signature

To enable the HFC brand signature with group endorsement to appear prominently and without interference, a minimum exclusion zone, or “clear space” has been established around the brand name and group endorsement signature. This space is to be left clear of all text or other graphic elements.

The minimum acceptable protected area is indicated by the dotted border shown. This area should be increased wherever possible to better display the brands.

The minimum protected area must not be used as a rectangle to frame brand/Group endorsement signatures.

HFC Signature “clear space”: H=height of the “H” in HFC



Single-Color Variation (Use limited to one-color print applications)

HSBC Brand–Basic Elements

Corporate Typefaces

Times New Roman is the principal HSBC corporate typeface for applications such as stationery, business papers, marketing materials, forms, branch signs and publications. Only the four versions illustrated may be used.

The Univers typeface may also be used in addition to Times New Roman to create contrast. Only the eight versions illustrated may be used.

No other typefaces should be used without the prior approval of North America Marketing.

The HSBC corporate logotype is based on a specially modified version of Times Roman. Never attempt to recreate the corporate logotypes using standardized Times Roman typefaces.

Times New Roman Family, Acceptable Versions

Times New Roman: ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz 1234567890

Times New Roman Italic: ABCDEFGHIJKLMNOPQRSTU
VWXYZ abcdefghijklmnopqrstuvwxyz 1234567890

Times New Roman Bold: ABCDEFGHIJKLMNOPQRS
TUVWXYZ abcdefghijklmnopqrstuvwxyz 1234567890

Times New Roman Bold Italic: ABCDEFGHIJKLMNOPQ
RSTUVWXYZ abcdefghijklmnopqrstuvwxyz 1234567890

Univers Family, Acceptable Versions

Univers Light 45: ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz 1234567890

Univers Light Oblique 45: ABCDEFGHIJKLMNOPQRST
UVWXYZ abcdefghijklmnopqrstuvwxyz 1234567890

Univers Regular 55: ABCDEFGHIJKLMNOPQRSTU
VWXYZ abcdefghijklmnopqrstuvwxyz 1234567890

Univers Regular Oblique 55: ABCDEFGHIJKLMNOPQ
RSTUVWXYZ abcdefghijklmnopqrstuvwxyz 1234567890

Univers Bold 65: ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz 1234567890

Univers Bold Oblique 65: ABCDEFGHIJKLMNOPQRST
UVWXYZ abcdefghijklmnopqrstuvwxyz 1234567890

Univers Black 75: ABCDEFGHIJKLMNOPQRSTU
VWXYZ abcdefghijklmnopqrstuvwxyz 1234567890

Univers Black Oblique 75: ABCDEFGHIJKLMNOP
QRSTUVWXYZ abcdefghijklmnopqrstuvwxyz
1234567890

HSBC Brand–Basic Elements

Primary Corporate Colors

HSBC corporate colors

The HSBC Group's principal corporate color is HSBC Red (Pantone® 1795), which is used with black, white and HSBC Grey (Pantone® 423).

HSBC red, black and white will be used for external branch and facility signage; stationery, forms, most internal documentation and customer applications; marketing, promotional and sponsorship materials, including signs and displays; statements, direct mail literature and advertising.

Color reproduction

HSBC colors can be reproduced using custom mixed colors or may be simulated using the four-color halftone process (see breakdown right).

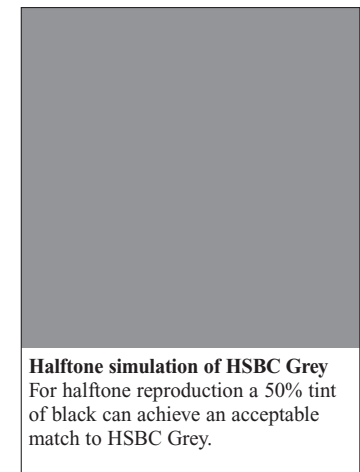
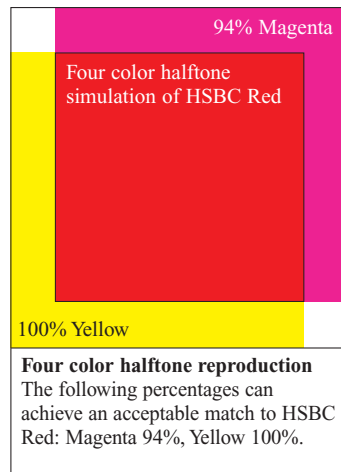
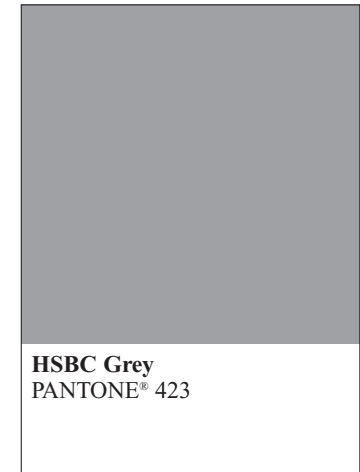
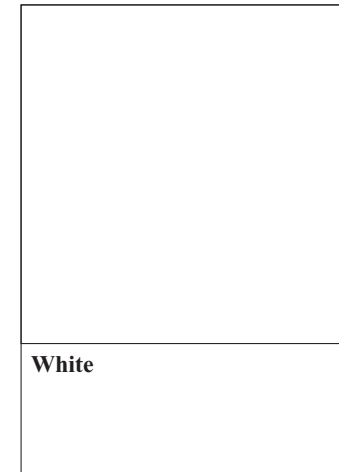
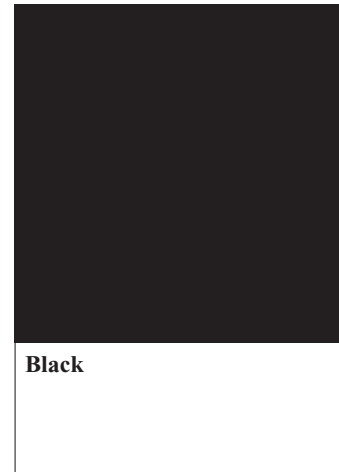
HSBC Red

For four-color halftone reproduction, the following percentages can achieve an acceptable match to HSBC Red:

Magenta 94%
Yellow 100%.

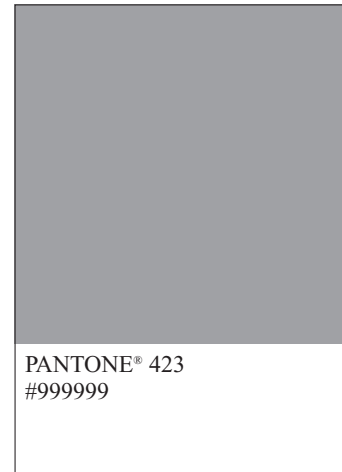
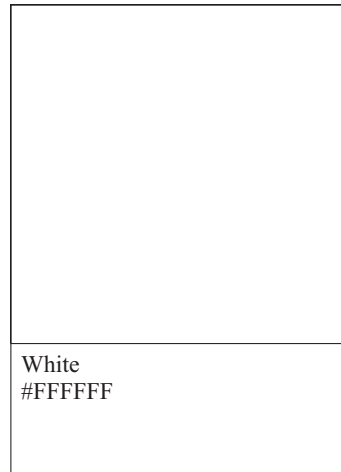
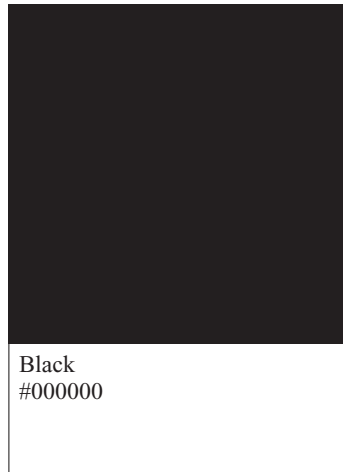
HSBC Grey

For halftone reproduction, a 50% tint of black can achieve an acceptable match to HSBC Grey.



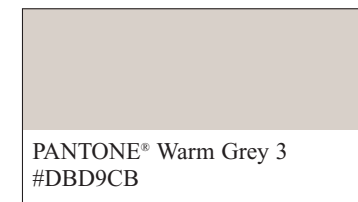
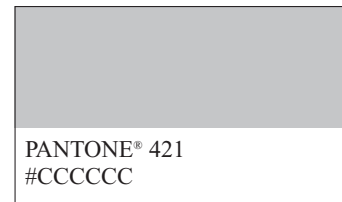
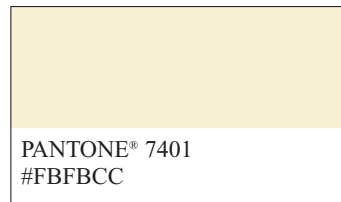
HSBC Brand–Basic Elements

Primary and Secondary Color Palette



Color usage guidelines

When working with HSBC's primary colors, certain secondary colors may be helpful. Shown below are approved secondary colors, which should be used only in support, and not in place of, HSBC's primary colors.



HSBC Brand–Basic Elements

Color Reproduction of the Corporate Signature

The preferred signature colors of black logotype and HSBC red hexagon with white interior will be used in the vast majority of applications. For example, all external bank branch and most facility signage should be the black logotype and HSBC red hexagon on a white background.

Although HSBC red, black and white are the preferred colors for the Group's corporate signatures, when they cannot be used, it is acceptable to use one of the color combinations shown below, but only with prior approval of North America Marketing.

The positive signature may be printed on a grey background, but there must be sufficient contrast between the signature and the background.

The reverse signature should only be printed on a solid grey or solid black background (there must be sufficient contrast between the signature and the grey background). Reversing the signature out of colored backgrounds is not permitted. Reversing out of multi-colored or patterned backgrounds is also not permitted.



Preferred corporate signature colors



Reverse corporate signature on grey background with red hexagon



Positive corporate signature on grey background with red hexagon



Reverse corporate signature on black background with red hexagon

HSBC Brand–Basic Elements

Single-Color Reproduction of the Corporate Signature

Where possible, single-color printing should be black on a white, near white or very light background.

Under no circumstances may the corporate signature appear all in red or white out of a red background.

The reverse single-color signature should only be printed on a solid black or solid grey background (there must be sufficient contrast between the signature and the grey background).

Reversing the signature out of a colored background is not permitted. Reversing out of multi-colored or patterned backgrounds is also not permitted.



Black corporate signature on white background



Reverse corporate signature on grey background



Black corporate signature on grey background



Reverse corporate signature on black background

HSBC Brand–Basic Elements

Color Reproduction of the Corporate Signature with Group Marketing Strapline

The preferred corporate signature colors of black HSBC letters and red hexagon with white interior will be used in the vast majority of applications. For example, all external bank branch and most facility signage should be the black logotype and HSBC red hexagon on a white background.

Although HSBC red, black and white are the preferred colors for the Group's corporate signatures, when they cannot be used, it is acceptable to use one of the color combinations shown below, but only with prior approval of North America Marketing.

The positive corporate signature may be printed on a grey background, but there must be sufficient contrast between the signature and the background. **Note: the Group marketing strapline must always appear red.**

Reversing the signature out of colored backgrounds is not permitted. Reversing out of multi-colored or patterned backgrounds is also not permitted.



Preferred corporate signature colors



Positive corporate signature on grey background



Reverse corporate signature on black background

HSBC Brand–Basic Elements

Single-Color Reproduction of the Corporate Signature with Group Marketing Strapline

Single-color printing should be black on a white, near white or very light background.

Under no circumstances may the corporate signature appear all in red or white out of a red background.

The reverse corporate signature and Group marketing strapline may only be printed on a solid black or solid grey background (there must be sufficient contrast between the signature and the grey background).

Reversing the corporate signature and strapline out of a colored background other than black or grey is not permitted. Reversing out of multi-colored or patterned backgrounds is also not permitted.



Black corporate signature on white background



Reverse corporate signature on grey background



Black corporate signature on grey background



Reverse corporate signature on black background

HSBC Brand–Basic Elements

Incorrect Usage

The effectiveness of the HSBC brand program is based on accurate, consistent application of the brand basic elements.

This and the next three pages show some examples of improper brand usage. Our success in promoting the brand is dependent on consistent applications and their cumulative positive effect on our audiences.



Unacceptable applications



When the corporate signature is reproduced in color, the triangles inside the hexagon must be white



Do not reverse or overprint the logo on photographic backgrounds



The corporate signature may not appear all in red



Do not contain the corporate signature in a shape



The corporate signature may not appear in white out of a red background



Do not place the corporate signature on a distracting background



The corporate signature may not appear in white out of a blue or any other colored background



The corporate signature may not appear in white out of a green or any other colored background

HSBC Brand–Basic Elements

Incorrect Usage

The effectiveness of the HSBC brand program is based on accurate, consistent application of the brand basic elements.

This and the next two pages show some examples of improper brand usage. Our success in promoting the brand is dependent on consistent applications and their cumulative positive effect on our audiences.



Unacceptable applications



The corporate signature with strapline should not appear on a dark grey background where contrast is insufficient



The corporate signature with strapline should not appear on a dark grey background where contrast is insufficient



The corporate signature with strapline should not appear all in red.



The color corporate signature should not appear with a black strapline except in one-color black applications



The corporate signature with strapline should not appear in white out of any other colored background



The corporate signature with strapline should not appear in white out of a red background

HSBC Brand–Basic Elements
Incorrect Usage



BENEFICIAL 

Do not link brand and business name

HSBC  **Retail Services**

Do not link brand and business name

HSBC Card Services 

Do not link brand and business name

HSBC  **Technology & Services**

Do not link brand and business name

Lorem ipsum amet, consectetuer adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat.

Do not use the corporate signature as part of text

HSBC 

Do not reproduce any part of the corporate signature in non-corporate colors

HSBC 

Do not reproduce the corporate signature in red

HSBC 

Never attempt to recreate the corporate signature

HSBC 

Serving you better.

Do not use non-approved taglines

HSBC 

Do not distort the corporate signature

HSBC Brand–Basic Elements
Incorrect Usage



Do not use the HSBC brand with any other brand



Do not use the HSBC brand with any other brand



Do not violate clear space and link with the brand



Do not violate clear space and link with the brand



Never use logotype on its own



Never use the hexagon on its own



Never adjust the position of the correct corporate signature



HSBC LEARNING & DEVELOPMENT

Do not attach department names to the corporate signature



Do not create program or event logos or emblems. These may be defined as self-contained, emblematic graphic and/or text combinations which appear as a logo. These should **not** be confused with program and event themes, which are permissible and are a recognized part of our normal business life.

HSBC Brand–Basic Elements
Using Reproduction Artwork

Always reproduce these signatures from original digital artwork. Never attempt to recreate them or alter the artwork in any way.

Reproduction artwork
Color and single-color black reproduction artwork of the HSBC Corporate Signature and approved North American brand signatures should be obtained through HSBC - North America Marketing.



Corporate signature



The world's local bank

Corporate signature with tagline



Member HSBC  Group

Group endorsement signature



Beneficial[®]

Member HSBC  Group

Group endorsement signature

HSBC Brand–Basic Elements

Support and Approvals

HSBC brand identity policy and applications

Questions, assistance and approvals regarding brand use and identity should be directed to HSBC - North America Marketing. North America Marketing will liaise with Group Head Office, Group Marketing and Communications as appropriate.

Contacts

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Brand Marketing Design Consultant
847.564.6757
christine.x.jackson@us.hsbc.com

Neil Sanders
Brand Marketing Design Consultant
312.762.2010
neil.w.sanders@us.hsbc.com

Reproduction artwork

To obtain reproduction art of the HSBC corporate signature, HSBC corporate signature with Group Marketing tagline, or the Group endorsement signature, contact North America Marketing.

