

Customer Name

Client Number

Date

Business Specialist

The Business Review will help you to:

- ▶ Find out what's important to your customer, now and in the future, and how we can help
- ▶ See whether we can help save their time and money
- ▶ Ensure their details are up to date
- ▶ Understand how the customer feels about the service we provide.

Understanding your customer's business

Use the prompts to understand your customer's needs fully.



You and your business



Cash and payments



Business plans

Immediate/Mid-term/Long-term



Savings and borrowing



Property and premises



Equipment and vehicles



International banking



Protecting you and your business

Needs identified

Services

Which services do you use?
Eg. Branches, statement/cash/paying in machines, Internet Banking, Telephone Banking

How can we improve our service?

What are your views on Internet Banking and Telephone Banking?

Would you recommend HSBC to another business?

Needs/Events Identified

Customer details and contact preferences

Remember to check we hold the correct details

Business address:

E-mail address: _____

Contact preference
(mail/telephone/e-mail): _____

Point of contact for day
to day banking issues: _____

Name: _____

Role: _____

Contact number: _____

Best time of day: _____

Contact numbers for you
and preferred time of day: _____

Name: _____

Role: _____

Contact number: _____

Best time of day: _____

Notes



You and your business

Tell me about you

Discussion Topics

- ▶ Why start in business/What do you want to achieve from running a business?
- ▶ Responsibilities within the business
- ▶ Personal banking/home loans/investments/financial arrangements
- ▶ How HSBC can help to improve personal finances

(Personal Review)

Needs/Events Identified

Tell me about your business

Discussion Topics

- ▶ Length of time trading/what the business does
- ▶ Structure of the business management
- ▶ Who runs the business/key people/decision-makers
- ▶ Number of employees/annual pay review/employee benefits/private retirement plan
- ▶ Premises/vehicles/assets
- ▶ Customers
- ▶ Competitors
- ▶ Overseas trading?
- ▶ Overheads/cost of the business

How is your business doing at the moment?

Discussion Topics

- ▶ Challenges facing the business
- ▶ Sales levels/turnover
- ▶ Profit margins/profitability
- ▶ Terms sold and bought on
- ▶ Methods used and receive payments
- ▶ Surplus cash – savings/investments
- ▶ Could using different services reduce charges?
- ▶ Products/services held elsewhere

Needs/Events Identified



Business plans

Immediate/Mid-term/Long-term

What plans do you have – short/medium/long term?	Needs/Events Identified
Ambitions for your business: <i>eg. Grow, diversify or slow down.</i>	
Immediate (within 12 months)	
Mid-term (1-2 years)	
Long-term (over 2 years)	
What plans are in place to achieve your business aims?	
What could prevent you from achieving your business aims? Discussion topics	
Economic/external conditions	
Succession planning/shareholder/ partnership changes	
Protecting yourself/key people to your business	
Health/retirement/other considerations	



Protecting you and your business

Discussion Topics

- ▶ Protecting your income/your family/
your employees
- ▶ Business insurance
- ▶ Do you offer employee benefits?
- ▶ Health protection
- ▶ Pension plans
- ▶ Your will

Needs/Events Identified



Savings and borrowing

- ▶ What plans do you have for your savings?
- ▶ How do you save for tax?
- ▶ Do you have current finance/loans elsewhere?

Needs/Events Identified

Borrowing Money *(if applicable)*

- ▶ Purpose of borrowing
- ▶ Amount
(include total cost if an asset purchase)
- ▶ How much are you contributing?
(if an asset purchase)
- ▶ Over what period of time?
- ▶ Repayment source
(ie. Cash flow, sale of an asset, etc)
- ▶ Security considerations
(Business/Personal assets)
- ▶ Financial information available?
(audited or management accounts)
- ▶ For a Limited Company, what is the capital
structure of the company? (share capital,
retained profits, other reserves, etc)



Equipment and vehicles

- ▶ Vehicles leased/owned
- ▶ Equipment updating/purchasing

Needs/Events Identified



Property and premises

- ▶ Buying a property?
- ▶ Leasehold/freehold?
- ▶ Extending your premises?
- ▶ Investing or moving?

Needs/Events Identified



Cash and payments

- ▶ How do you make and receive payments?
- ▶ Annual turnover
- ▶ Terms of trade
- ▶ Cashflow
- ▶ Trade credit offered
- ▶ Trade credit received

Needs/Events Identified

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Malta.

Customer helpline 2380 8000
www.hsbc.com.mt/commercialbanking