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# Meet Hazel, an Original Virtual KOL Embodying the Innovation and Agility with which Hang Seng's Digital Banking Brand Supports Virtually-integrated Lifestyles

When the boundary between the physical and digital worlds is becoming increasingly blurred and anticipation grows towards a metaverse future, Hang Seng Bank introduces Hazel, a character from "another dimension" who brings to life the endless possibilities of a virtually-integrated lifestyle. "It's our world now!" — that is Hazel's motto to describe the overlapping of the physical and digital worlds.

As the first bank in Hong Kong to embrace the use of a digital character to represent its Digital Banking brand, Hang Seng showcases how technology and innovation have released many of life's constraints, making it possible for people to do more and achieve more. When faced with multiple options to choose from in life, Hazel opts for "all of the above".

# **Supporting AOTA Lifestyles**

"We want Hazel to embody young ideals," said Lucia Ku, Head of Customer Propositions and Customer Management at Hang Seng Bank who spearheaded the virtual KOL concept. "When we set out to develop Hazel, we surveyed nearly 750 young people between the ages of 18 and 30 to deepen our understanding of their preferences and attitudes to life. We then injected the essence of our findings into the personality of the character created."

As a result, Hazel, as she appears today, is a 25-year-old Slasher with diversified interests and skills. She is at once an illustrator, a model and a dreamer. She seizes every opportunity to play to her strengths and try new things. She is a fashion trendsetter who is passionate about music, art and sports, particularly yoga. Hazel's life philosophy echoes that of many young people: she aspires to be independent, impatient to lead a life full of excitement, is able to explore at will, try new ideas and experiences, and always ready to take on new opportunities. In the age of the Slasher, "all of the above" is the answer of choice.

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## Hang Seng Digital Banking Supports Digital Lifestyles

Hang Seng's Digital Banking service offerings combined with the Bank's wide-ranging suite of other service channels play a meaningful role in supporting Hazel's AOTA lifestyle. Banking-on-the-go, simple and intuitive navigation, at-a-glance portfolio dashboards, in-depth financial analysis, making virtual appointments for in-person consultations and more are all available at the tap of the finger, seamlessly integrating the physical and digital worlds. Hazel's digital-savvy, slasher-focused approach to life reflects Hang Seng's deep understanding of customers' changing attitudes and needs. It is emphatically focused on innovation and advancement to provide seamless online-offline, omni-channel future-proof banking services that empower its customers to, like Hazel, choose AOTA.

#### Welcome to the World of Virtual KOL Hazel

The virtual KOL is now a reality. Hazel made her Instagram (@hazel\_aota) debut just before Christmas 2021, sharing colourful visons of a young and active lifestyle that slash marks fashion, sports and other creative arenas. She has reconnected with her inner illustrator, released a duet with a popular singer/song writer, and starred in Hang Seng's Digital Banking promotional video newly launched in January 2022 (Hazel's new promotional video: <a href="https://www.youtube.com/watch?v=aDqgd0pCslo">https://www.youtube.com/watch?v=aDqgd0pCslo</a>).

Join Hang Seng and Virtual KOL Hazel to discover the new era of digital banking and feel empowered to achieve #All of the above\_ — your ideal lifestyle with unlimited possibilities.

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# **Photo Caption**

Photo 1-3

Hang Seng Bank – the first bank in Hong Kong to embrace the use of a digital character to represent its Digital Banking brand – launches its Virtual KOL Hazel.













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### **About Hang Seng Bank**

Hang Seng Bank is celebrating its 88th anniversary this year. Founded in 1933, the Bank has continually innovated to provide best-in-class, customer-centric banking, investment and wealth management services for individuals and businesses. It is widely recognised as the leading domestic bank in Hong Kong, currently serving more than 3.5 million customers.

Combining its award-winning mobile app and strong digital capabilities with a vast network of about 290 service outlets in Hong Kong, Hang Seng offers a seamless omnichannel experience for customers to take care of their banking and financial needs anytime, anywhere.

Its wholly owned subsidiary, Hang Seng Bank (China) Limited, operates a strategic network of outlets in almost 20 major cities in Mainland China to serve a growing base of Mainland customers locally and those with cross-boundary banking needs. The Bank also operates branches in Macau and Singapore, and a representative office in Taipei.

As a homegrown financial institution, Hang Seng is closely tied to the Hong Kong community. It supports the community with a dedicated programme of social and environmental initiatives focused on future skills for the younger generation, sustainable finance and financial literacy, addressing climate change and caring for the community.

Hang Seng is a principal member of the HSBC Group, one of the world's largest banking and financial services organisations. More information on Hang Seng Bank is available at www.hangseng.com.