20 August 2026

BOCHK and Ant International forge strategic partnership to enhance cross-border payment connectivity and innovative corporate financial service solutions through fintech

Bank of China (Hong Kong) ("BOCHK") and Ant International announced that the two parties have forged a strategic partnership. Leveraging BOCHK's banking strengths and Ant International's leading fintech and AI technologies, the two parties seek to explore the frontier of AI-driven innovative financial services, empower real-time treasury management and cross-border payments, deliver efficient and intelligent liquidity management and financial service solutions for global enterprises, while continuously enhancing financial services for small and medium-sized enterprises ("SMEs").

Sun Yu, Vice Chairman and Chief Executive of BOCHK, said, "BOCHK is committed to promoting cross-border financial connectivity, with deep expertise in areas such as cross-border payments, treasury management, and fintech. We are pleased to join forces with Ant International, an industry-leading fintech company, not only to explore innovative cross-border financial service solutions, but also to advance fintech innovation and application in Hong Kong, fostering mutually beneficial cooperation in cross-border finance across Southeast Asia. Capitalising on our extensive experience in cross-border personal payment settlements and corporate global liquidity management, as well as our unique strength as Bank of China's Southeast Asia regional headquarters, BOCHK is dedicated to providing Ant International and its clients with secure and efficient cross-border financial services."

Eric Jing, Chairman of Ant International, said, "We are proud to forge a strategic partnership with BOCHK, a trusted collaborator since 2013. By combining BOCHK's strengths with Ant International's, we are bringing our shared vision to life – ensuring seamless and accessible financial payments for every business and everyone. We look forward to creating even stronger synergy together, bridging our ecosystems to elevate customer satisfaction and deliver the next generation of seamless experiences that empower our users in their everyday lives."

Ant International's Alipay+, WorldFirst and Bettr will collaborate with BOCHK to explore in-depth cooperation in several strategic areas. These include:

Enhancing cross-border payment connectivity for global retail consumers

Building on BOCHK's strong presence as well as product and service capabilities across Hong Kong and Southeast Asia ("SEA"), the Bank will provide Alipay+, Ant International's unified wallet gateway, with supporting accounts and settlement banking services required for cross-border payment across SEA, hence enhancing the cross-border payment experience for Alipay+ users, while meeting local retailers' demand for convenient and efficient cross-border payment solutions. The Alipay+ payment ecosystem currently spans over 50 mobile payment partners worldwide, covering more than 2 billion user accounts.

Closer partnership will also be sought between Ant International's Hong Kong wallet – AlipayHK and BOCHK to enhance user experience for both BOCHK and AlipayHK customers. BOCHK customers can now link their bank accounts and credit cards to AlipayHK for peer-to-peer transfers, payments and top-ups. In the near future, BOCHK and AlipayHK will also launch joint campaigns to engage consumers through tailored marketing initiatives and exclusive user privileges.

Advancing real-time corporate liquidity management

Bettr, Ant International's inclusive and embedded finance business, will collaborate with BOCHK to jointly explore innovations in blockchain-based solutions. Leveraging distributed ledger technology and tokenisation, a suite of real-time cash flow management and investment solutions will be tailored for Ant International, boosting flexibility and settlement efficiency in serving their global payment needs. Furthermore, combining BOCHK's strong foreign exchange pricing capabilities and Ant International's advanced AI technologies, both parties will jointly explore more intelligent treasury solutions to provide Ant International and its businesses with a superior service experience.

Supporting SMEs to go global

WorldFirst, Ant International's global account service provider, will work with BOCHK to provide SMEs engaging in cross-border trade with a comprehensive suite of integrated cross-border fund management solutions, supporting Chinese enterprises to go global. Currently, WorldFirst offers businesses a one-stop cross-border financial solution covering more than 220 countries and regions, including multi-currency collection and payment, AI-powered foreign exchange services, treasury management and compliance support, enabling enterprises to expand overseas markets efficiently and securely amid complex global conditions.

—End—

Bank of China (Hong Kong) Limited

Bank of China (Hong Kong) Limited ("BOCHK") is dedicated to promoting sustainable development, fully implementing a financial culture with Chinese characteristics, and actively advancing high-quality financial development. As one of the three note-issuing banks and the sole clearing bank for RMB business in Hong Kong, BOCHK has strong market positions in all our major businesses. We continue to deepen our presence in the Hong Kong market, capture business opportunities in the Greater Bay Area and actively expand our footprint in Southeast Asia.

As a leading commercial and regional bank with deep roots in Hong Kong for over a century, we are committed to serving the real economy. Guided by a customer-centric philosophy, we enhance the service experience with new technology and promote green and sustainable development, while delivering comprehensive, professional and high-quality services. Through close cooperation with our parent bank BOC, we serve the "Going Global" needs of Chinese enterprises and provide integrated cross-border service solutions to multinationals and financial institutions across various regions.

BOC Hong Kong (Holdings) Limited, the holding company of BOCHK, is one of the largest listed companies on the Main Board of the Stock Exchange of Hong Kong. Its stock codes are "2388" (HKD counter) and "82388" (RMB counter), and its ADR OTC Symbol is "BHKLY".

Please visit www.bochk.com for more information.

Ant International

Ant International is a leading global digital payment, digitisation and financial technology provider. Through collaboration across the private and public sectors, our unified techfin platform supports financial institutions and merchants of all sizes to achieve inclusive growth through a comprehensive range of cutting-edge digital payment and financial services solutions. To learn more, please visit https://www.ant-intl.com/.