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HSBC's Sign Language AI Went Live on November 3. The Evidence Did Not Come With It.

Heather Grizzle · November 25, 2026

HSBC's AI text-to-sign tool is now live on its Hong Kong fraud pages. No accuracy results, AI label or human route are public. NCG has asked HSBC.

Conteúdo

1. What HSBC launched
2. From experiment to live in eleven months
3. What "successfully tested" means
4. What the live page shows
5. Why the launch raises the stakes
6. The questions NCG sent to HSBC
7. Perguntas frequentes
8. Back to Kwun Tong
9. Referências

THE SHORT VERSION

On November 3, 2026, HSBC launched what it calls Hong Kong's first text-to-sign language translation tool on its official website. It is powered by generative AI, it is live on the bank's fraud prevention and cybersecurity pages, and HSBC plans to extend it across the rest of the site. Three weeks earlier, a senior HSBC executive told a Hong Kong Monetary Authority forum that the bank had "successfully tested" text-to-sign in the regulator's generative AI sandbox. NCG's first two pieces on this project, published November 16, treated it as a pilot, because that is how the only English-language reporting described it. It is no longer a pilot. The questions those pieces raised about accuracy, Deaf review, labelling and a route to a human still have no public answers. On November 20, NCG sent ten of them to HSBC's Hong Kong media relations team. Any reply will be added here.

KEY TAKEAWAYS

- HSBC's text-to-sign tool moved from a FinTech Week demonstration in December 2025 to a live customer-facing feature on November 3, 2026, in under eleven months.
- The launch coverage names no vendor, no sign language, no Deaf organization, no accuracy result, no AI label and no human fallback.
- HSBC's claim that the tool was "successfully tested" refers to the HKMA's generative AI sandbox. The HKMA's own rules say admission to the sandbox does not mean the regulator endorses a solution.
- When NCG checked HSBC's Cybersecurity and Fraud Hub on November 20, the page text in English and Chinese contained no AI label and no contact route for Deaf customers.
- NCG has put ten questions to HSBC in writing. They are listed below so readers can hold the bank to them.

Go back to the retiree in Kwun Tong from the first piece in this series. She grew up signing Hong Kong Sign Language, she reads Chinese as a

second language, and a message on her phone is asking her to complete a "security verification." In December 2025 the video that might have explained that message to her in sign language was a demonstration at a technology conference. Since November 3, 2026, it has been on HSBC's website, generated by AI, aimed at her. What she still cannot find out is whether anyone fluent in her language checked it before it went up, whether the page tells her a machine made it, or who she can reach if the signing does not make sense.

What HSBC launched

On November 3, 2026, HSBC announced that it had launched Hong Kong's first text-to-sign language translation tool on its official website to support Hong Kong's Deaf and hard of hearing community. The tool is powered by generative AI, it is live in the website's fraud prevention and cybersecurity section, and the bank plans to extend it gradually to other parts of the site.[1,3]

The only person quoted in the launch coverage is Kazimierz Kelles-Krauz, HSBC Hong Kong's Head of Digital Channels and AI for Retail Banking and Wealth Management. In NCG's translation from the Chinese, he said that protecting customers starts with making sure they can get and understand the information they need to keep themselves safe, and that the tool uses AI to remove communication barriers so customers can recognize scam warning signs, follow important guidance and act with confidence.[2] He added that different customers have different communication needs and that the tool puts that principle into practice.[2]

That is a fair statement of the problem. It is the same problem HSBC's accessibility lead described a year ago, and NCG agreed with it then. What the launch coverage does not contain is any of the detail that would let a Deaf customer or a regulator judge the solution. It does not name Glassbox AI, the start-up identified as HSBC's partner in December 2025. It does not say which sign language the videos use. It does not mention SLCO Community Resources, the Deaf-community organization the Chinese-language press reported had been brought in to check accuracy. It reports no accuracy figure, no testing with Deaf users, no label on the videos and no route to a person.[1,2]

HSBC's group news pages had already started counting the result. A group article on the bank's digital accessibility work lists, among its achievements, that HSBC was the first bank to use AI to deliver sign language for the Deaf community in Hong Kong. [10] A first is a claim about speed. It says nothing about whether the signing is right.

From experiment to live in eleven months

The public record now shows four stages, and the gap between them is the story.

HSBC'S TEXT-TO-SIGN TOOL, FROM DEMONSTRATION TO LAUNCH

December 12, 2025

Experiment announced

The Standard reports that HSBC and Glassbox AI are "experimenting with" AI-generated Hong Kong Sign Language videos, shown at Hong Kong FinTech Week 2025 on the bank's Cybersecurity and Fraud Hub.

Early 2026

Sandbox trials begin

Trials in the second cohort of the HKMA's generative AI sandbox, which included HSBC among 20 banks, are scheduled to start.

October 15, 2026

Sandbox success claimed

At the HKMA's Finance + A.I. forum, HSBC says it has successfully tested text-to-sign in the sandbox.

November 3, 2026

Live on HSBC's website

HSBC launches the tool on its fraud prevention and cybersecurity pages and says it will expand across the site.

November 20, 2026

Questions sent

NCG sends ten written questions to HSBC Hong Kong media relations.

Eleven months is not long for a bank to put a generative AI system in front of customers in a language that, as NCG's first piece reported, has no accreditation system for its human interpreters and so no ready-made benchmark for judging machine output.

[12] Nothing in the public record says how that benchmark was built in the meantime, or by whom.

The language around the launch has also shifted faster than the evidence. In December 2025 the project was an experiment. In an HSBC-sponsored feature published for Hong Kong FinTech Week 2026, the bank still described the tool as a generative AI sign language translation solution that "explores ways" to make banking more accessible.[9] By November 3 it was a launch. The words moved from exploring to delivering. No published results came between them.

What "successfully tested" means

The strongest claim of quality in the record comes from the regulator's sandbox, so it deserves a close reading.

On October 15, 2026, at the HKMA's Finance + A.I. forum, HSBC said it had successfully tested two use cases in the second cohort of the HKMA's generative AI sandbox. One used generative AI to turn text into sign language so that customers with hearing loss could get information and use banking services. The other tested deepfake detection in the bank's electronic identity checks.[4,5] The remarks were reported alongside comments from David Liao, HSBC's co-chief executive for Asia and the Middle East.[5]

The sandbox is a real program, and HSBC's participation in it is to the bank's credit. The HKMA and Cyberport selected 27 use cases from 20 banks and 14 technology partners for the second cohort, with trials scheduled to begin in early 2026.[7] But the HKMA has been plain about what the sandbox is not. Its own arrangement for the second cohort states that admission to the sandbox does not indicate the HKMA's endorsement of the solution, and that participants who intend to implement a solution afterwards should follow established procedures when adopting new technologies.[6]

So "successfully tested in the sandbox" is a statement about a trial run in a controlled environment. It is not a regulator's approval, and the public record does not say what the trial measured. Did success mean the system ran on Cyberport's infrastructure? That it produced video without errors a hearing engineer could see? Or that Deaf HKSL users watched the videos and understood them? Those are very different fin-

dings. Only the last one tells you whether the retiree in Kwun Tong will be protected or misled.

The HKMA has already said what it expects from customer-facing generative AI. Its August 2024 circular, discussed in detail in NCG's first piece, asks banks to validate outputs so they are accurate and not misleading, to keep a human in the loop in early deployment, to disclose the use of generative AI and its limitations, and, where practicable, to let customers opt out and reach a person.[8] A sandbox result does not replace any of those. The launch is when they start to apply in earnest.

What the live page shows

On November 20, 2026, NCG loaded the English and Chinese versions of HSBC Hong Kong's Cybersecurity and Fraud Hub. The text of both pages, as retrieved, contained no mention of sign language, no label saying any content was generated by AI, and no contact route for Deaf customers. The only contact option was the bank's general invitation to write, call or send a message.[11]

That check has a limit, and it should be stated plainly. The videos may sit on pages deeper in the section, or load in a way that text retrieval does not capture. NCG has not yet watched them. What the check does show is that the hub page itself, the front door to the section where the tool is said to be live, does not tell a Deaf visitor that signed content exists, that a machine made it, or what to do if it fails. Those are the three things a Deaf customer most needs to know before trusting a fraud warning.

What the public record shows now, compared with the questions NCG raised on November 16, 2026

Questão	December 2025 record	Record as of November 20, 2026
Is it live for customers?	Demonstrated at FinTech Week	Yes, on the fraud and cybersecurity pages since November 3, 2026
Which sign language?	Hong Kong Sign Language, per the vendor	Not stated in the launch coverage
Who checked accuracy?	SLCO Community Resources engaged as consultant	Not mentioned in the launch coverage
Accuracy or comprehension results	None published	None published
Human review before each video goes live	Not described	Not described
Labelled as AI-generated	Not described	No label found on the hub page
Route to a human for Deaf customers	Not described	General contact link only
Regulatory testing	None reported	HKMA sandbox trial; the HKMA says admission is not endorsement

Source: NCG; on.cc; etnet; HK01; RTHK; HKMA; HSBC Hong Kong website as retrieved November 20, 2026

Why the launch raises the stakes

A pilot that goes wrong is a lesson. A live tool that goes wrong is a harm with a customer attached.

Fraud warnings were always the hardest place to start, for the reason NCG gave in November: a fraud warning is a set of precise conditions, and a mistranslated condition is not a clumsy sentence but wrong instructions about someone's money.[12] That risk was theoretical while the videos lived on a conference stand. It is now a risk carried by every Deaf customer who opens the section and believes what they see.

The expansion plan raises the stakes again. HSBC says the tool will spread to other parts of its website.[1] Fraud content is at least short and relatively stable. Product terms, fee schedules, account conditions and complaint procedures are longer, change more often and carry legal weight. If the evidence that the fraud videos are accurate has not been published, there is no public basis for extending the same system to content where an error could cost a customer a fee, a right or a deadline.

There is also the question NCG's second piece raised and the launch coverage again leaves open: which signing does the tool produce? Hong Kong has natural HKSL, with its own grammar, and signed Chinese, which follows Cantonese word order. A tool that starts from written Chinese text can drift toward the second, which does not solve the problem the bank set out to solve.[13] The launch coverage does not even say which sign language the tool uses.

The questions NCG sent to HSBC

On November 20, 2026, NCG sent the following questions in writing to HSBC's Hong Kong media relations team. They are reproduced here so that any answer, or the absence of one, can be read against them.

1. Are the Hong Kong Sign Language videos on the fraud prevention and cybersecurity pages generated ahead of time and checked by a person before they are published, or are they generated when a customer opens the page?
2. Who checks them? Are the reviewers Deaf people fluent in HKSL? Does SLCO approve each video, or did it advise on the project more generally?

3. What accuracy or comprehension testing was done with Deaf users before the November 3 launch? Will HSBC publish the results?
4. Does the tool produce natural HKSL grammar or signed Chinese word order? How was that checked?
5. Are the videos labelled on the page as AI-generated?
6. If a Deaf customer does not understand a video, how do they reach a person? Can they get a human HKSL interpreter or translator?
7. HSBC has said text-to-sign was "successfully tested" in the HKMA GenAI Sandbox. What did that test measure, and were Deaf users part of the evaluation?
8. Who was filmed to build the HKSL dataset? Were they paid, and does their consent cover use in a commercial banking product?
9. What has to be true before the tool expands to the rest of the website?
10. Does HSBC plan to use this tool, or one like it, in other markets or sign languages?

> **UPDATES**
>
> HSBC's answers, if it sends any, will be added to this piece with the date they were received. Nothing in this piece is a finding that the videos are inaccurate. It is a finding that HSBC has launched a customer-facing generative AI tool for Deaf people without publishing the evidence that would let Deaf people judge it.

Perguntas frequentes

+ **Is HSBC's AI sign language tool live?**

  Yes. HSBC announced on November 3, 2026 that its generative AI text-to-sign tool is live on the fraud prevention and cybersecurity section of its Hong Kong website, with plans to extend it to other parts of the site.

+ Did the Hong Kong Monetary Authority approve the tool?

No public record shows an approval. HSBC says the tool was successfully tested in the HKMA's generative AI sandbox. The HKMA's rules for the sandbox state that admission does not indicate the HKMA's endorsement of a solution.

+ Has HSBC published accuracy results?

Not as of November 20, 2026. Neither the launch coverage nor the sandbox remarks report an error rate, a comprehension test with Deaf users, or a sample size.

+ Are the videos labelled as AI-generated?

NCG found no AI label on HSBC's Cybersecurity and Fraud Hub page in English or Chinese on November 20, 2026. NCG has asked HSBC whether the videos themselves carry one.

+ Who built the tool?

In December 2025, HSBC's partner was reported to be the Hong Kong start-up Glassbox AI. The November 2026 launch coverage does not name a vendor.

Back to Kwun Tong

The retiree with the phone has a tool now that she did not have a year ago, and HSBC deserves credit for building for her language rather than borrowing someone else's. But she is being asked to trust a fraud warning on the strength of a press release, a sandbox result the regulator itself says is not an endorsement, and the word "first." The evidence that would let her decide for herself, a test result, a Deaf reviewer's name, a label, a phone number, is still missing. HSBC has the answers. NCG has asked for them in writing, and this page will carry them when they come.

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TIPS

Know something about a sign language AI system that the public should know? Send it to tips@novaracg.com. Every tip is read by me and kept confidential. If you work in the UK, writing to us is not by itself a protected disclosure under the Public Interest Disclosure Act 1998, so before you share employer information, check your options with Protect (protect-advice.org.uk), the free whistleblowing advice line.

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