Standard Chartered PLC
Rights Issue
Guide
For persons holding shares in their own name

This document is not a prospectus but an advertisement and investors should not acquire any securities referred to in this document except on the basis of the information contained in the Prospectus. Copies of the Prospectus are available at http://investors.standardchartered.com, and can also be obtained from the Company’s share registrar in England, Computershare Investor Services PLC, or the Company’s share registrar in Hong Kong, Computershare Hong Kong Investor Services Limited. This document does not constitute a recommendation regarding the securities of Standard Chartered PLC.

THIS DOCUMENT AND THE ACCOMPANYING PROVISIONAL ALLOTMENT LETTER ARE IMPORTANT AND REQUIRE YOUR IMMEDIATE ATTENTION.

This document is not a summary of the Prospectus or the Provisional Allotment Letter and should not be regarded as a substitute for reading the full Prospectus and Provisional Allotment Letter.

You have been allocated various “Rights”. The accompanying “UK Provisional Allotment Letter” or “HK Provisional Allotment Letter” sets out the number of shares you held on 24 November, 2008 or (for HK Shareholders) 28 November, 2008 and the number of Rights that have been allocated to you. This is the same as the number of new shares you are entitled to buy at 390 pence (HK$45.11) per share under the Rights Issue.

You have various options which have different deadlines for when your completed UK Provisional Allotment Letter or HK Provisional Allotment Letter must be received by Computershare Investor Services PLC or Computershare Hong Kong Investor Services Limited. The earliest deadline is 10 December, 2008. To help you complete your UK Provisional Allotment Letter or your HK Provisional Allotment Letter please read this Guide in full.

If you are in any doubt as to the action you should take, you are recommended to seek immediately your own personal financial advice from your stockbroker, bank manager, solicitor, accountant, fund manager or other appropriate independent financial adviser, who is authorised under the Financial Services and Markets Act 2000 if you are in the United Kingdom or, if not, from another appropriately authorised independent financial adviser.

If after reading the enclosed documents you have any further questions, please call our Shareholder Helpline on the numbers set out below. The UK helpline is available from 8.30 a.m. to 5.30 p.m. (UK time) Monday to Friday and will remain open until 9 January, 2008. The HK helpline is available from 9.00 a.m. to 6.00 p.m. (HK time) Monday to Friday and will remain open until 9 January, 2008.

Shareholder Helpline telephone numbers:
0870 702 0138 (from inside the UK) or +44 870 702 0138 (from outside the UK) 2862 8555 (from inside Hong Kong) or +852 2862 8555 (from outside Hong Kong)

If you sell or transfer or have sold or otherwise transferred all of your existing shares (other than “ex-rights”) before 27 November, 2008 (the “Ex-Rights Date”), please forward this Guide together with the accompanying Provisional Allotment Letter, as soon as possible to the purchaser or transferee, or to the bank, stockbroker or other agent through whom the sale or transfer was effected. However, these documents should not be distributed forwarded or transmitted in or into any jurisdiction in which such act might constitute a violation of the relevant laws of such jurisdiction, including, but not limited to the United States, Canada, India, South Africa or Switzerland. If you sell or have sold or transferred only part of your holding of existing shares (other than “ex-rights”) before the Ex-Rights Date, you should refer to the instruction regarding split applications in the accompanying Provisional Allotment Letter.
## Contents

<table>
<thead>
<tr>
<th>Part</th>
<th>Page</th>
<th>Section</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part A</td>
<td>3</td>
<td>Questions and Answers</td>
</tr>
<tr>
<td>Part B</td>
<td>8</td>
<td>Dealing Terms and Conditions</td>
</tr>
<tr>
<td>Part C</td>
<td>12</td>
<td>How to complete the PAL</td>
</tr>
<tr>
<td>Part D</td>
<td>16</td>
<td>Your checklist</td>
</tr>
<tr>
<td>Part E</td>
<td>18</td>
<td>Timetable</td>
</tr>
</tbody>
</table>
What is happening?

Standard Chartered PLC is raising approximately £1.8 billion of new capital (net of expenses) through what is called a “Rights Issue”.

What is enclosed with this Guide?

- A ‘UK Provisional Allotment Letter’ (“UK PAL”)/’Hong Kong Provisional’ Allotment Letter (“HK PAL”) – the form you must send to us to tell us whether or not you want to take up your Rights to buy new shares.
- A prepaid business reply envelope to return your UK PAL (from within the UK only).
- A prepaid business reply envelope to return your HK PAL (from within Hong Kong only).

Rights Issue Prospectus

The Prospectus is available at the Company’s website at: http://investors.standardchartered.com

Copies can also be obtained from the Company’s share registrar in England, Computershare Investor Services PLC (telephone from inside UK: 0870 702 0138), or the Company’s share registrar in Hong Kong, Computershare Hong Kong Investor Services Limited (telephone from inside Hong Kong: 2862 8555).

What should I do now?

Please read the Prospectus which has been made available to you on the Company’s website and either the UK PAL or the HK PAL which was sent with this Guide.

Use this Guide to help you understand your options under the Rights Issue.

You have a number of options:

Option 1: Take up all of your Rights
Option 2: Take up some of your Rights through ‘Cashless Take Up’*
Option 3: Sell all of your Rights*
Option 4: Do nothing (let your Rights lapse)
Option 5: Other

This Guide and the enclosed white UK PAL or the enclosed white HK PAL are for use only by persons who hold Standard Chartered PLC shares in their own name.

If you also hold shares through the Standard Chartered PLC ShareCare Nominee Account you will also receive a blue ‘Form of Election’ (“FOE”) and a separate Rights Issue Guide. You need to decide separately what to do in relation to each of your holdings.

* This option is available through Computershare Investor Services PLC only for shareholders on the UK register.
Part A

Questions and answers

1. What is a Rights Issue?
   Standard Chartered PLC is raising approximately £1.8 billion new capital (net of expenses) through what is called a “Rights Issue”. A Rights Issue is a way for companies to raise additional money. Companies do this by giving their existing shareholders a Right to buy further shares in proportion to their existing shareholdings.

2. Why is Standard Chartered PLC undertaking the Rights Issue?
   A full description of the background to and reasons for the Rights Issue is set out in the Prospectus. The Prospectus is available on the Company's website at http://investors.standardchartered.com. Recent announcements made by the Company are available on the same website. A copy of the Prospectus will also be sent to all shareholders on the Hong Kong register of members.

3. What is being offered?
   Qualifying Shareholders are being offered the opportunity to buy 30 extra Standard Chartered PLC shares for every 91 shares that they held on the Record Date at a price of 390 pence per new share or for HK Shareholders HK$45.11.

   Payments made in respect of taking up Rights to shares admitted to the Hong Kong Stock Exchange must be made in Hong Kong Dollars.

4. Am I a Qualifying Shareholder?
   If your name is on the enclosed UK PAL or HK PAL, and you have not sold all your shares prior to the Ex-Rights Date, you are a Qualifying Shareholder and are entitled to buy new shares. You have been sent a UK PAL or HK PAL because you hold your shares in certificated form.

   Shareholders with a registered address in the United States, Canada, India, South Africa or Switzerland are not entitled to participate in the Rights Issue. Shareholders resident outside the United Kingdom are responsible for complying with any applicable legal requirements in their own jurisdictions in relation to the Rights Issue.

5. How many new shares am I entitled to buy?
   The number of new shares that you are entitled to buy is set out on your UK PAL or HK PAL. This number was determined by dividing the number of shares you held on 24 November, 2008 (or for HK Shareholders, 28 November, 2008) by 91, multiplying it by 30, then rounding down to the nearest whole number.

   For example, if you held 182 shares you would be entitled to buy 60 new shares at 390 pence (HK$45.11) per share. This would cost a total of £234 (or HK$2706.60).

6. What options do I have?
   You can choose one of 5 options:
   **Option 1: Take up all** of your Rights and make a payment
   - If you choose to take up all of your Rights to new shares, the proportion of the total number of shares in the Company that you will hold will be the same as it was before the Rights Issue.
   - You may instruct the Company’s UK registrar, Computershare Investor Services PLC, or the Company’s Hong Kong registrar, Computershare Hong Kong Investor Services Limited, to arrange this for you by sending them a cheque as provided for on page 1 of your UK PAL or HK PAL.

   **Option 2: Take up some** of your Rights through **Cashless Take Up**
   This option is available through Computershare Investor Services PLC only for shareholders on the UK register
   - You have the option to sell some of your Rights in order to take up the remaining Rights to new shares. This is known as ‘Cashless Take Up’ because you do not have to pay any additional money.
   - You may instruct the Company’s UK registrar, Computershare Investor Services PLC to arrange this Cashless Take Up of Rights by ticking the relevant box on page 1 of your UK PAL, or you may take your UK PAL to your broker.
   - Computershare Investor Services PLC will charge you a £5.00 fee for this Service. Please refer to the terms and conditions in Part B of this Guide.
Option 3: Sell all of your Rights to new shares

This option is available through Computershare Investor Services PLC only for shareholders on the UK register

- If you decide to sell all of your Rights, the number of shares you hold in the Company will stay the same, but the proportion of the total number of shares in the Company that you hold will be lower than that which you currently hold.
- If you are a UK Shareholder, you may instruct the Company’s UK share registrar, Computershare Investor Services PLC to arrange the sale for you under this Option 3 by ticking the relevant box on page 1 of your UK PAL, or you may take your UK PAL to your broker.
- Computershare Investor Services PLC will charge you a £5.00 fee for selling all of your Rights, which will be deducted from the proceeds of the sale payable to you. Please refer to the terms and conditions in Part B of this Guide.
- If you are a HK shareholder, you may take your HK PAL to your broker to arrange the sale for you.

Option 4: Do nothing (let your Rights lapse)

- If you do not return your UK PAL or HK PAL, your Rights to new shares will lapse on 17 December, 2008. Your lapsed Rights may be sold to other people and any net proceeds of the sale will be returned to you by cheque (provided that the amount exceeds £5.00).

Option 5: Other

- If you are a UK Shareholder, you may (i) split or renounce your Rights contained in your UK PAL; or (ii) deposit your Rights into CREST, in both cases by completing Form X (and Form Y if appropriate) on page 2 of the UK PAL or by taking the UK PAL to a broker (this is explained on page 4 of your PAL). If you require further information, please call the Shareholder Helpline at the number indicated on the front of this Guide for further information.
- If you are a HK Shareholder, you may (i) split or transfer all of your Rights contained in your HK PAL as provided for on page 3 of the HK PAL or (ii) split or transfer part of your Rights by taking the HK PAL to the Company’s share registrar in Hong Kong, Computershare Hong Kong Investor Services Limited. Please call the number indicated on the front of this Guide for further information.
- You may elect to take up some of your Rights and let the others lapse (in which case you must pay for the Rights you do take up) – you will have to ‘split’ your Rights in order to do this.
- Please make your election on your UK PAL or HK PAL. See Part C of this Guide for help in completing your UK PAL or HK PAL or please call the Shareholder Helpline at the number indicated on the front of this Guide for further information.

7. What are “Rights”?

Each “Right” allotted to you is a right to buy new shares under the Rights Issue. If you are entitled to buy 11 new shares, you have been allotted 11 Rights.

8. What does “take up” mean?

To “take up” means to exercise a Right to buy new shares at 390 pence (HK$45.11) per share under the Rights Issue.

9. What does “lapse” mean?

To “lapse” means to expire. If you do not return a completed UK PAL or HK PAL by 17 December, 2008, your Rights to new shares will lapse, or expire, and you will no longer be entitled to take up or sell your Rights. Your lapsed Rights may be sold to other people and any net proceeds of the sale will be returned to you by cheque (provided that the amount exceeds £5.00).

10. Will I have to pay any charges under any of the options?

There will be no charge for taking up your Rights. If you sell some or all of your Rights you may be charged a fee by whoever arranges the sale for you. If you take your UK PAL or HK PAL to a broker and have the broker arrange the sale, he will charge you a fee, in accordance with whatever terms you agree with him.
Alternatively, if you are a UK Shareholder, you may instruct Computershare Investor Services PLC to arrange to sell some of your Rights to new shares so that you may then use the proceeds to take up the remainder (Option 2) or to sell all of your Rights (Option 3) by ticking the relevant box on page 1 of your UK P&L.

- Computershare Investor Services PLC will charge you a £5.00 fee for selling some of your Rights to new shares so that you may then use the remaining proceeds to take up the remainder (Option 2).
- Computershare Investor Services PLC will also charge you a £5.00 fee for selling all of your Rights (Option 3), which will be deducted from the proceeds of the sale payable to you.

The price you will receive for your Rights will depend on market conditions. Please be aware that the market price for Rights is different from the issue price of the new shares under the Rights Issue. The market price for Rights reflects the value the market places on the Rights.

For example:
- If the market price of the Ordinary Shares is 760p, the value of each Right may be somewhere in the region of 370p, reflecting the difference between the issue price of the new shares (390p) and the market price of the ordinary shares;
- If the market price of the Ordinary Shares is less than 390p, the Rights may not have any value.

You can check the current price of Rights at [http://investors.standardchartered.com](http://investors.standardchartered.com).

It is possible that you will receive little or no proceeds from the sale of some or all of your Rights, whether you sell them through Computershare Investor Services PLC or a broker. It is also possible that Computershare Investor Services PLC or a broker will not be able to sell your Rights, depending on market conditions. If your Rights are not sold, they will lapse on 17 December, 2008. Lapsed Rights may be sold to other people and any proceeds of the sale will be returned to you by cheque (provided that the amount exceeds £5.00).

If you instruct Computershare Investor Services PLC to sell your Rights on your behalf, Computershare Investor Services PLC may combine your Rights with the Rights of other shareholders and sell them all together. This may result in a more or less favourable price than if your Rights had been sold separately.

You may receive a different amount by selling through Computershare Investor Services PLC than if you sell through a broker.

If you sell your Rights through your broker, he will return the proceeds to you (net of expenses) in accordance with whatever terms you agree with him.

If you instruct Computershare Investor Services PLC to arrange to sell some of your Rights to new shares so that you may then use the proceeds to take up the remainder (Option 2), Computershare Investor Services PLC will sell some of your Rights and use the remaining proceeds (less Computershare Investor Services PLC’s £5.00 charge) to purchase your remaining Rights.

If you sell all of your Rights through Computershare Investor Services PLC (Option 3), Computershare Investor Services PLC will send you a cheque for the proceeds (less Computershare Investor Services PLC’s £5.00 charge) by 17 December, 2008.

If you have any questions on the tax implications you should contact a duly authorised independent financial/taxation adviser. Standard Chartered PLC cannot provide any tax or other investment advice in relation to the Rights Issue.
14. When will I receive my new shares?
As a UK shareholder, if you take up some or all of your Rights (under Options 1 and 2), you will be sent a share certificate representing your new shares by 2 January, 2009. As a HK shareholder, if you take up some or all of your Rights (under Options 1 or 5) you will be sent a share certificate representing your new shares by 22 December, 2008.

15. Will I be better off selling my Rights or letting them lapse?
The price you will receive if you sell your Rights yourself or allow them to lapse will depend on market conditions. Neither Standard Chartered PLC nor Computershare Investor Services PLC can advise you in relation to the Rights Issue. Please contact your broker or another independent financial adviser if you would like advice on how to deal with your Rights.

16. What do I need to do next?
Unless you wish to let your Rights lapse, you must complete and return the white UK PAL to Computershare Investor Services PLC if you are in the UK and the white HK PAL to Computershare Hong Kong Investor Services Limited if you are in Hong Kong, before the relevant deadline. A prepaid business reply envelope has been provided to shareholders in the UK and a prepaid business reply envelope has been provided to shareholders in Hong Kong for this purpose. Please note that different options have different deadlines. Please read and complete your UK PAL or HK PAL carefully and please ensure that you post your UK PAL or HK PAL in plenty of time to meet the relevant deadline. See Part C of this Guide for help in completing your UK PAL or HK PAL or contact the Shareholder Helpline at the number on the front of this Guide.

17. Why have I received two forms (a white PAL and a blue Form of Election)?
If you hold shares in Standard Chartered PLC in your own name, you should have received a white UK PAL or a white HK PAL.

If you hold shares in Standard Chartered PLC through the ShareCare Nominee Account, you should have received a blue Form of Election.

If you hold some shares in your own name and some shares through the ShareCare Nominee Account, you should have received both forms. You need to decide separately what to do in relation to each holding.

If you are not sure if you have received the right forms, please call the Shareholder Helpline at the number on the front of this Guide.

18. How do I transfer my Rights into the CREST or CCASS system (as applicable)?
Your Rights may be converted into uncertificated form (deposited into CREST or CCASS). The procedure involves the completion of Form X, the CREST Deposit Form on page 2 of the UK PAL if you are a UK shareholder or the transfer of your Rights to your broker, by signing as a transferor on the HK PAL and taking the HK PAL to your broker if you are a HK Shareholder. You may only transfer all of your Rights into CREST or CCASS. If you wish to only transfer some of your Rights into CREST or CCASS, you must first apply for “split PALs” (Option 5). Once Rights are deposited into CREST or CCASS, all renunciations and transfers of Rights must be effected through CREST or CCASS. You are recommended to refer to the CREST Manual for details of CREST procedures and to the General Rules of CCASS and CCASS Operational Procedures for details of CCASS procedures. Please ensure that you allow sufficient time for conversion of the Rights into uncertificated form. Please call the Shareholder Helpline at the number indicated on the front of this Guide for further information.

19. What happens if I don’t return my form in time?
The Rights Issue process must run according to a strict timetable. If your completed UK PAL or HK PAL is received after the relevant deadline, your election will not be processed and your Rights will lapse. If you are posting your UK PAL or HK PAL, it is recommended that you allow sufficient time for delivery.
Part A Questions and answers continued

20. Where can I find out further information? If you need further information or help in completing your UK PAL or HK PAL, please telephone the Standard Chartered PLC Shareholder Helpline at the number indicated on the front of this Guide. Please be aware that, for legal reasons, the Shareholder Helpline will only be able to provide information contained in the Prospectus and information relating to Standard Chartered PLC's register of members and will be unable to give advice on the merits of the Rights Issue or to provide financial, tax or investment advice.

21. What if I change my mind? Once you have sent your UK PAL or HK PAL and payment, you cannot withdraw your application or change the number of new shares that you have applied for, except in the very limited circumstances set out in the Prospectus.

22. What happens if I have authorised a Power of Attorney to carry out my Rights request? Any forms completed and returned on your behalf by an attorney must be accompanied by a certified copy of the power of attorney.
Part B

Dealing terms and conditions

These terms and conditions form a legally binding agreement between you and us, Computershare Investor Services PLC ("Computershare"). Computershare will provide this postal dealing service to you in connection with the Standard Chartered Rights Issue if you hold ordinary Standard Chartered shares in your own name. If you are resident in, or a citizen of, a jurisdiction outside the United Kingdom and you wish to use the Service, it is your responsibility to inform yourself about and observe any applicable legal requirements. Where this has been received in a country where the provision of such a service would be contrary to local laws or regulations, these terms and conditions should be treated as for information only. If you instruct us to sell any Rights on your behalf, we will do so on an execution-only basis. This means that we will not provide you with any investment advice. If you do need advice on exercising or selling your Rights or on any tax liability then you should seek independent professional advice. These terms and conditions do not constitute a recommendation to exercise, sell or hold your Rights.

1. Definitions

‘Advice Note’ means a note addressed to you from Computershare Investor Services PLC setting out the number of Rights sold, the gross proceeds, and any Exercise Costs deducted by Computershare Investor Services PLC;

‘Broker’ means any broker or Market Maker which we use from time to time in order to execute client instructions;

‘Business Day’ means any day (excluding Saturday) on which banks in the United Kingdom are generally open for non-automated business;

‘Cashless Take Up’ means the selling of a sufficient number of Rights to generate enough sale proceeds to Exercise as many of your remaining Rights as possible;

‘Standard Chartered’ or the ‘Company’ means Standard Chartered PLC;

‘Dealing Date’ means any date following receipt of your valid instructions pursuant to paragraph 2 or 3 on which we execute your instructions;

‘Exercise’ means taking up the rights acquire Shares at the Exercise Price;

‘Exercise Costs’ means a £5.00 fee payable to Computershare by any person giving instructions to sell all of their Rights through the Service;

‘Exercise Price’ means 390 pence per Share;

‘Final Cut Off Date’ means 10 December 2008, unless that date is postponed;

‘Final Dealing Date’ means 11 December 2008, unless that date is postponed;

‘FSA’ means the Financial Services Authority;

‘FSA Rules’ means the rules published by the FSA as amended from time to time;

‘FSIC’ means the Financial Services Compensation Scheme in the United Kingdom;

‘FSMA’ means the Financial Services and Markets Act 2000;

‘Interim Cut Off Date’ means the date or dates determined by Computershare as a cut off point for the purposes of aggregating instructions and calculating average proceeds;

‘Interim Cut Off Period’ means, to the extent applicable, the period from 27 November, 2008 to the first Interim Cut Off Date, the period from the day after any Interim Cut Off Date to the next Interim Cut Off Date, or the period from the day after the final Interim Cut Off Date to the Final Cut Off Date;

‘Market Hours’ means the trading hours of the London Stock Exchange;

‘Market Maker’ means the entity able and willing to enter into transactions of sale and purchase of investments at prices determined by them and generally and continuously, rather than in respect of each particular transaction;

‘MiFID’ means the Markets in Financial Instruments Directive (Directive 2004/39/EC);

‘Provisional Allotment Letter’ or ‘PAL’ means the form which you must complete in order to instruct us to Exercise and/or sell your Rights;

‘Retail Client’ as described in MiFID, someone who is not a financial services professional. Retail Clients are offered the full protection of the FSA rules;

‘Rights’ means rights being offered to you to acquire additional Shares in a proportion of 30 new Shares for every 91 Shares held on 24 November, 2008;

‘Rights Issue’ means the rights issue announced by Standard Chartered on 24 November, 2008;

‘Sale Period’ means the period from 27 November, 2008 to the Final Dealing Date;

‘Service’ means this postal dealing service provided by Computershare to effect a sale of all Rights or Cashless Take Up in connection with the Standard Chartered Rights Issue;

‘Settlement Date’ means the date on which we receive the sale proceeds from the Broker, which will normally be three Business Days following the date of the trade;

‘Shares’ means ordinary shares in the Company with a nominal value of US$0.50;

‘we/us’ means Computershare; and

‘you’ means the person holding an interest in the Nil Paid Rights, and if applicable Shares.

2. Instruction to Sell All Your Rights

(a) You may instruct us to sell all of your Rights by ticking the box under Option 3 “Sell all of your Rights” on page 1 of your PAL, signing and dating your PAL and returning it to us so as to be received by 3.00 p.m. by the Final Cut Off Date. Instructions should be sent to Computershare Investor Services PLC, Corporate Actions 2, Bristol, BS99 6AG in the prepaid envelope provided.

(b) Instructions received after 3.00 p.m. on the Final Cut Off Date will not be accepted.

(c) We will deduct the Exercise Costs from the proceeds of your Sale of Rights and a cheque together with an Advice Note will be sent to you at the address recorded for you on the Company’s register of members.

(d) Any cheque will be sent to you as soon as reasonably practicable once the sale proceeds are received from the Broker.

(e) We will not accept partial sale instructions through this service except in relation to Cashless Take Up.

3. Instruction to elect for Cashless Take Up

(a) To elect for a Cashless Take Up you will need to tick the box under Option 2 “Cashless Take Up” on page 1 of your PAL, sign and date your PAL and return it to us by 3.00 p.m. on the Final Cut Off Date. We will then arrange for a Cashless Take Up. Instructions should be sent to Computershare Investor Services PLC, Corporate Actions 2, Bristol, BS99 6AG in the prepaid envelope provided.

(b) Instructions received after 3.00 p.m. on the Final Cut Off Date will not be accepted.

(c) We will instruct a Broker to execute the sale of your Rights to the extent required to produce sale proceeds which are sufficient to take up at least one of your unsold Rights.

(d) An Advice Note recording both transactions will be sent to you at the address recorded for you on the Company’s register of members.
(e) The Advice Note will be sent to you the Business Day following the completion of the purchase of your unsold Rights as described in paragraph 4(p).

(f) A share certificate representing your new Shares will be sent to you at the address recorded for you on the Company’s register of members.

4. How and when we will carry out your instructions

Sell all your Rights (Option 3)

(a) With respect to valid instructions pursuant to paragraph 2 of these terms and conditions received by us on or before 3.00 p.m. on the Final Cut Off Date, we will use reasonable endeavours to instruct a Broker to sell your Rights pursuant to such instructions by the Final Dealing Date.

(b) We will normally instruct a Broker to sell your Rights on the Business Day after the Final Cut Off Date following receipt of your instructions. We reserve the right to instruct the Broker to sell your Rights on any date following the receipt of your instructions.

(c) We may aggregate your instructions received pursuant to paragraph 2 with similar instructions received from other shareholders using this Service during the Sale Period. In this case you would receive an average price for your Rights of all prices obtained by all shareholders over the entire Sale Period. This may result in a more or less favourable price than if your instruction had been executed separately.

(d) We reserve the right to set one or more Interim Cut Off Dates for sale instructions during the Sale Period, based on market conditions and in our sole discretion, in order to comply with our duty to take all reasonable steps to obtain the best possible result for the sale of any Rights.

(e) If your instructions pursuant to paragraph 2 above are received in any particular Interim Cut Off Period, they may be aggregated with other instructions received during the same Interim Cut Off Period. In this case you would receive an average price for your Rights of all prices obtained during such Interim Cut Off Period. This may result in a more or less favourable price than if you had received an average price over the entire Sale Period.

(f) Your Rights may be sold in several transactions and on separate days in which case you would receive an average price for your Rights. This may result in a more or less favourable price than if your instruction had been executed in one transaction or on the same day.

(g) In accordance with the FSA Rules, Computershare will take all reasonable steps to obtain the best possible result for the sale of any Rights. However, the proceeds that you receive will be an average of the prices obtained during the relevant dealing day or days.

(h) Based on market conditions, if on any given Dealing Date it is in our reasonable opinion unlikely that the proceeds from the sale of Rights would exceed the Exercise Costs for the majority of shareholders (where Rights are being sold in bulk), we or the Broker will not sell your Rights on that Dealing Date but rather will defer the sale to a future Dealing Date or future Dealing Dates, up to and including the Final Dealing Date.

(i) Instructions received pursuant to paragraph 2 above will be processed on a first come, first served basis. If sales are deferred, all sale instructions received on the same day will be aggregated and the aggregate instructions will be executed in order according to the day on which they were received.

(j) Notwithstanding any other provision of these terms and conditions, if your Rights are not sold by us or the Broker by the Final Dealing Date, we reserve the right to instruct a Broker to sell your Rights after this date. If your Rights are not sold they will lapse on 17 December, 2008. Lapsed Rights may be sold to other buyers by the Company’s underwriters and we will send you a cheque for any net proceeds of the sale of your lapsed Rights (provided that the amount exceeds £5.00).

Cashless Take Up (Option 2)

(k) With respect to valid instructions pursuant to paragraph 3 of these terms and conditions received by us on or before 3.00 p.m. on the Final Cut Off Date, we will use reasonable endeavours to instruct a Broker to sell a sufficient number of your Rights by the Final Dealing Date in order for us to arrange for your Cashless Take Up.

(l) We will normally instruct a Broker to sell your Rights on the Business Day following the Final Cut Off Date but we reserve the right to instruct the Broker to sell your Rights on any date following the receipt of your instructions.

(m) We may aggregate your instructions with similar instructions received from other shareholders during the Sale Period. In this case you would receive an average price for your Rights of all prices obtained over the entire Sale Period. This may result in a more or less favourable price than if your instruction had been executed separately.

(n) We reserve the right to add one or more Interim Cut Off Dates for Cashless Take Up instructions during the Sale Period, based on market conditions and in our sole discretion, in order to comply with our duty to take all reasonable steps to obtain the best possible result for the sale of any Rights.

(o) If your instructions pursuant to paragraph 3 above are received in any particular Interim Cut Off Period, they may be aggregated with other instructions received during the same Interim Cut Off Period. In this case you would receive an average price for your Rights of all prices obtained during such Interim Cut Off Period. This may result in a more or less favourable price than if you had received an average price over the entire Sale Period.

(p) Your Rights may be sold in several transactions and on separate days in which case you would receive an average price for your Rights. This may result in a more or less favourable price than if your instruction had been executed in one transaction or on the same day.

(q) In accordance with the FSA Rules, Computershare will take all reasonable steps to obtain the best possible result for the sale of any Rights. However, the proceeds that you receive will be an average of the prices obtained during the relevant dealing day or days.

(r) Based on market conditions, if on any given Dealing Date it is in our reasonable opinion unlikely that the proceeds from the sale of Rights would be sufficient for the majority of shareholders to take up at least one of their Rights (where Rights are being sold in bulk), we or the Broker will not sell your Rights on that Dealing Date but rather will defer the sale to a future Dealing Date or future Dealing Dates, up to and including the Final Dealing Date.

(s) Instructions received pursuant to paragraph 3 above will be processed on a first come, first served basis. If sales are deferred, all Cashless Take Up instructions received in the same period will be aggregated and the aggregate instructions will be executed in order according to the period during which they were received.

(t) Notwithstanding any other provision of these terms and conditions, if your Rights are not sold by us or the Broker by the Final Dealing Date, we reserve the right to instruct a Broker to sell your Rights after this date. If your Rights are not sold they will lapse on 17 December, 2008. Lapsed Rights may be sold to other buyers by the Company’s underwriters and we will send you a cheque for any net proceeds of the sale of your lapsed Rights (provided that the amount exceeds £5.00).

General Dealing Matters

(u) The Broker may also aggregate our instructions with instructions from other clients. This may result in a more or less favourable price than if your instruction had been executed separately. If the Broker executes a number of instructions for us on the particular day then it/we may average the price obtained for all the orders if different instructions were dealt at different prices.

(v) We may either use a Broker or place the order directly in the market ourselves.

(w) The Broker we select is required, prior to executing the instruction, to consider factors including the likely likelihood of execution, size of instruction, nature of stock, costs, speed of settlement, prevailing stock price and
Part B Dealing terms and conditions continued

execution venue and may give preference to those factors that determine the best possible result for you in terms of total consideration.

(x) The Broker will normally select execution venues that are Regulated Markets or Multilateral Trading Facilities (MTF): these are markets authorised to the extent that they operate in accordance with non-discretionary rules as required by MiFID (e.g. London Stock Exchange). In order to obtain the best possible result, the Broker may decide at its discretion to execute your instruction outside a Regulated Market or MTF; this could happen if the Broker deals as principal, executes the client instruction with a Market Maker or matches the client instruction against another client instruction received. By using this Service you consent to us transmitting the instruction on the basis that the Broker may use a venue that is not a Regulated Market or MTF.

(y) When transmitting your instructions to a Broker for execution we will take reasonable steps to use a Broker whose stated execution policy is to obtain the best possible result. We have implemented a policy that identifies the factors involved with the execution of client instructions by the Broker receiving these instructions from us. These factors will usually give priority to the prevailing price and costs. Appropriate information from the policy has been disclosed as part of these terms and conditions; a full copy of the policy is available upon a written request made to: Computershare Investor Services PLC, Computershare Dealing Team, Bristol, BS99 6AL.

(z) Due to the large size of the aggregated sales, a validation process will be undertaken by us and the Broker to confirm that the correct number of Rights have been sold. Only once we have been able to determine that the correct number of Rights have been sold, carried out the necessary audit procedures, registered the sale and printed the Advice Notes will the transaction be regarded as complete and properly executed. We will complete this process as soon as reasonably practicable and send you an Advice Note within one Business Day.

5. Sale Proceeds

(a) We will receive the proceeds of the sale of your Rights from the Broker on the Settlement Date. We reserve the right not to make any payment to you until we have received the sale proceeds from the Broker.

(b) The proceeds of the sale of your Rights less the Exercise Costs will be sent to you by cheque at the address recorded for you on the Company’s register of members.

(c) We will not accept and you should not give any instructions to make payments to any third party.

6. Acknowledgements and Rejections

(a) We will not acknowledge receipt of your PAL.

(b) If you are sending an instruction under a power of attorney you should indicate this fact and enclose the original power of attorney or a copy certified by a solicitor or notary public, which will be inspected and returned to you. Failure to provide the required documentation will render your instruction invalid.

(c) We may choose not to act on any particular instruction. We will notify you in writing as soon as we decide not to accept a particular instruction.

(d) We reserve the right to reject instructions which are not given on the PAL, or where the PAL has not been properly completed. Any PAL which we reject will be returned to you by post. We do not accept instructions which are given by fax, email or on photocopied forms.

7. Our Fees

(a) For each sale of Rights in accordance with instructions given pursuant to paragraph 2 or 3 above we will charge a fee of £5.00.

(b) If we carry out any other services or provide you with any other information which is not mentioned in these terms and conditions then we may write and ask you to pay for that service or information.

8. Liability

(a) We will take reasonable care in operating the Service, and will be responsible to you and/or your spouse/civil partner for any losses or expenses (including loss of Rights or Shares) suffered or incurred by you as a direct result of our breach of these terms and conditions, negligence, wilful default or fraud. We do not accept liability for any indirect or consequential loss suffered by you or for any loss which does not arise as a result of our breach of these terms and conditions, negligence, wilful default or fraud.

(b) If you are in any doubt as to whether an instruction has been received or carried out you should telephone Computershare immediately using the shareholder helpline on 0870 702 0138 (+44 870 702 0138 from outside the UK) between 8.30 a.m. and 5.00 p.m. Monday to Friday.

(c) Nothing in these terms and conditions restricts any rights you may have under the rules of the FSA or under the FSMA.

(d) We shall not be responsible for delays or failure to perform any of our obligations due to acts beyond our control. Such acts may include, but not be limited to, acts of God, strikes, lockout, riots, acts of war, terrorist acts, epidemics, governmental regulations superimposed after the fact, communication line failures, power failure, earthquakes or other disasters.

9. Contacting each other

(a) All notices and other communications which you send us should be addressed to Computershare Investor Services PLC, Corporate Actions 2, Bristol, BS99 6AG. We can also be contacted by telephone on the number given in 8(b) between above 8.30 a.m. and 5.00 p.m. Monday to Friday.

(b) We will send all documents and cheques to you at the address which appears in our records by first class post.

(c) Any documents or cheques sent to you or by you and/or on your behalf will be sent at your own risk.

(d) Computershare provides its contractual terms in English and will communicate with you only in English in respect of these terms and conditions.

10. General

(a) The decision to exercise and/or sell your Rights is your sole responsibility.

(b) Share and Rights values may go down as well as up and may result in you not receiving back the full amount invested.

(c) The price of Rights may fluctuate in the period after we receive your instructions pursuant to paragraph 2 or 3 above but before they are executed.

(d) You may not cancel or amend any instructions to sell Rights once they have been received by us. Your request will be irrevocable.

(e) We will act as your agent when we undertake a sale of your Rights. By instructing us to sell your Rights, you give us authority to sign, complete and deliver any transfer or other document necessary to give effect to your instructions.

(f) We and/or the Broker are entitled to deduct the Exercise Costs from your sale proceeds.

(g) We reserve the right to delay taking action on any particular instructions from you if we consider that we need to obtain further information from you, or to comply with any legal or regulatory requirement binding on us (including the obtaining of evidence of identity to comply with money laundering regulations), or to investigate any concerns we may have about the validity of, or any other matter relating to, such instructions.

(h) We will not do anything which would break any relevant laws, rules, regulations or codes or risk exposing us to criticism for behaving improperly or not acting in accordance with good market practice.
(i) All client money we hold on your behalf as a consequence of administering this Service is maintained in a designated client money account at The Royal Bank of Scotland Plc, a UK approved bank. This means your money is segregated and protected in accordance with the requirements of the FSA Rules. If we or the bank became insolvent your money would remain protected in accordance with the prevailing terms of FSCS. We will not pay interest on this account.

(ii) Fractions of a penny due to you from the sale of your Rights are rounded down to the nearest penny.

(k) These terms and conditions and any non-contractual obligation arising with respect to them are governed by and shall be construed in accordance with the law of England and Wales.

(l) When you give us an instruction to sell Rights, you represent to us that you are entitled to sell your Rights and that no other person has any rights, interests or charges in or over your Rights.

(m) For the purpose of offering this Service, you will be categorised as a Retail Client.

(n) The Service is provided by Computershare. By using the Service you will be a client of Computershare and not of the Company when using the Service. Computershare rather than the Company will be responsible, therefore, for providing you with the protections afforded by the UK regulatory regime. The Company does not provide advice to shareholders on dealing in its shares.

(o) In the provision of this Service, we are not required to assess the suitability of the investment or the service offered. You will not benefit from the protection of the rules on assessing suitability.

(p) We and our agents (including any Broker) may effect transactions notwithstanding that we or they have a direct or indirect material interest or a relationship of any description with another party which may involve a conflict with our or its duty to persons using this Service. We manage those conflicts of interest by which we are aware, and monitor the effectiveness of our policies and procedures on a regular basis. We make every effort to disclose our interests and those of our employees where it is suspected that a conflict of interest may arise. In accordance with our regulatory responsibilities on this matter we operate a documented policy that details our obligations if such events arise. Full details are available upon a written request to: Computershare Investor Services PLC, Computershare Dealing Team, Bristol BS99 6AG.

(q) The parties to this agreement are you and us (the ‘parties’). The parties do not intend that any of its terms will be enforceable by virtue of the Contracts (Rights of Third Parties) Act 1999 by any person who is not a party to it.

(r) By signing the Provisional Allotment Letter and electing to sell all of your Rights, you warrant that you are not a Retail Client.

(s) You are not able to specify a price or a minimum price at which Rights are to be sold for you.

11. Data Protection Notice

Any personal data that we obtain from you in providing the Service will be held by us in accordance with the relevant legislation. We will only hold, use or otherwise process such of your personal data as is necessary to provide you with the service. Your details will only be disclosed in accordance with the principles set out in the Data Protection Act 1998:

- to any person if that person has legal or regulatory powers over us;
- to the Broker or any other person or body in order to facilitate the provision of the Service.

We may use our Group Companies or other agents in countries outside the European economic area provided that we are satisfied that the same standards of protection of personal data have been applied.

You have a right to request to view the personal data that we hold on you. We may charge you a small fee for providing you access to this information.

12. Complaints and Compensation

(a) We have a procedure to help us resolve all complaints from our customers effectively. If you have any complaints about the service provided to you or wish to receive a copy of our complaints procedure, please write to us at Computershare Investor Services PLC, Shareholder Relations, The Pavilions, Bridgwater Road, Bristol, BS13 8AE. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. Details of which are available on request.

(b) Computershare is covered by the FSCS and you may be entitled to compensation if Computershare cannot meet its obligations to you under these terms and conditions. Most types of investment business are covered for 100% of the first £30,000 of a claim and 90% of the next £20,000 of a claim so the maximum compensation is £48,000 per claim. Further details of the FSCS are available on request.

Computershare Investor Services PLC is authorised and regulated by the Financial Services Authority. Registered Office: 25 The North Colonnade, Canary Wharf, London E14 5HS. Computershare Investor Services PLC is registered in England & Wales, Company No. 3498808, Registered Office: The Pavilions, Bridgwater Road, Bristol BS13 8AE. Computershare Investor Services PLC is on the Financial Services Authority Register with registration number 188534. The main business of Computershare Investor Services PLC is the provision of share registry and shareholder services.
# Part C

## How to complete the UK PAL

### OPTION 1
**Take Up all of your Rights**

1. Make out a cheque payable to ‘Standard Chartered Rights Issue’ and crossed ‘A/C Payee Only’ for the full amount indicated in Box 3 of your UK PAL.

2. Write your name and your “SRN” (indicated at the top of page 1 of your UK PAL) on the reverse of the cheque and attach it to your UK PAL.

3. Put your UK PAL and cheque in the prepaid business reply envelope (from within the UK only) provided.

4. Post this to reach us by 11.00 a.m. on 17 December, 2008.

### OPTION 2
**Take up some of your Rights: Cashless Take Up**

This option is available through Computershare for shareholders on the UK register only.

The sale price is not guaranteed as it depends on market price at the time of sale.

1. Tick the ‘Cashless Take Up’ Box on page 1 of your UK PAL and sign and date at the bottom of your UK PAL.

2. Put the UK PAL in the prepaid business reply envelope provided.

3. Post this to reach us by 3.00 p.m. on 10 December, 2008 (or a broker can arrange this for you: please get in touch with your broker as soon as possible for more information).

### OPTION 3
**Sell all your Rights**

This option is available through Computershare for shareholders on the UK register only.

The sale price is not guaranteed as it depends on the market price at the time of sale.

1. Tick the ‘Sell all of your Rights’ Box on page 1 of your UK PAL and sign and date at the bottom of your UK PAL.

2. Put the UK PAL in the prepaid business reply envelope provided.

3. Post this to reach us by 3.00 p.m on 10 December, 2008 (or a broker can arrange this for you: please get in touch with your broker as soon as possible for more information).

### OPTION 4
**Do nothing**

If you do not wish to take up or sell your Rights then you do not need to return your UK PAL. Your Rights will lapse on 17 December, 2008. Your lapsed Rights may be sold to other buyers. Any net proceeds will be returned to you by cheque as long as the amount exceeds £5.00.

### OPTION 5
**Other**

You may also (i) split or renounce your Rights contained in your PAL or (ii) deposit your Rights into CREST by completing Form X (and Form Y if appropriate) on page 2 of your UK PAL or by taking your UK PAL to a broker. Please call the Shareholder Helpline as soon as possible on 0870 702 0138 (from inside the UK: between 8.30 a.m. and 5.30 p.m.) if you wish to do this.
4. Post this to reach us by 11.00 a.m. on 17 December, 2008.

Deadline: 11 a.m. 17 December, 2008

3. Post this to reach us by 3.00 p.m. on 10 December, 2008 (or a broker can arrange this for you: please get in touch with your broker as soon as possible for more information).

Deadline: 3 p.m. 10 December, 2008

3. Post this to reach us by 3.00 p.m. on 10 December, 2008 (or a broker can arrange this for you: please get in touch with your broker as soon as possible for more information).

Deadline: 3 p.m. 10 December, 2008
### How to complete the HK PAL

<table>
<thead>
<tr>
<th>OPTION 1</th>
<th>Take Up all of your Rights</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1</strong></td>
<td>Lodge the completed HK PAL with the Company's share registrar in Hong Kong, Computershare Hong Kong Investor Services Limited.</td>
</tr>
<tr>
<td><strong>2</strong></td>
<td>Make out a cheque payable to ‘Standard Chartered PLC – Rights Issue Account’ and crossed ‘A/C Payee Only’ for the full amount indicated in Box C of your HK PAL.</td>
</tr>
<tr>
<td><strong>3</strong></td>
<td>Put your HK PAL and cheque in the prepaid business reply envelope provided.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>OPTION 2</th>
<th>Take up some of your Rights: Cashless Take Up</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>This option is not available for shareholders through Computershare’s dealing facility.</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>OPTION 3</th>
<th>Sell all your Rights</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>This option is not available for shareholders through Computershare’s dealing facility.</strong></td>
<td></td>
</tr>
<tr>
<td>Take your HK PAL to your broker if you wish to sell all your Rights.</td>
<td></td>
</tr>
<tr>
<td>Please see Option 5.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>OPTION 4</th>
<th>Do nothing</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you do not wish to take up or sell your Rights then you do not need to return your HK PAL. Your Rights will lapse on 17 December, 2008. Your lapsed Rights may be sold to other buyers. Any net proceeds will be returned to you by cheque as long as the amount exceeds GBP 5.00.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>OPTION 5</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>You may also (i) transfer all your Rights contained in your HK PAL by completing and signing Form B on page 3 of your HK PAL; or (ii) split or transfer part of your Rights by taking the HK PAL to the Company’s share registrar in Hong Kong Computershare Hong Kong Investor Services Limited or by taking your HK PAL to a broker. Please call the Shareholder Helpline as soon as possible on 2862 8555 (from inside Hong Kong: between 9:00 a.m. and 6:00 p.m.) if you wish to do this.</strong></td>
<td></td>
</tr>
</tbody>
</table>
1. Take up all of your Rights
   Lodge the completed HK PAL with the Company’s share registrar in Hong Kong, Computershare Hong Kong Investor Services Limited.

2. Make out a cheque payable to ‘Standard Chartered PLC – Rights Issue Account’ and crossed ‘A/C Payee Only’ for the full amount indicated in Box C of your HK PAL.

3. Put your HK PAL and cheque in the prepaid business reply envelope provided.

4. Post this to reach us by 4.00 p.m. (Hong Kong time) 17 December 2008.

OPTION 2
Take up some of your Rights:
Cashless Take Up
This option is not available for shareholders through Computershare’s dealing facility.

OPTION 3
Sell all your Rights
This option is not available for shareholders through Computershare’s dealing facility.
Take your HK PAL to your broker if you wish to sell all your Rights. Please see Option 5.

OPTION 4
Do nothing
If you do not wish to take up or sell your Rights then you do not need to return your HK PAL. Your Rights will lapse on 17 December, 2008. Your lapsed Rights may be sold to other buyers. Any net proceeds will be returned to you by cheque as long as the amount exceeds GBP 5.00.

OPTION 5
Other
You may also (i) transfer all your Rights contained in your HK PAL by completing and signing Form B on page 3 of your HK PAL; or (ii) split or transfer part of your Rights by taking the HK PAL to the Company’s share registrar in Hong Kong Computershare Hong Kong Investor Services Limited or by taking your HK PAL to a broker. Please call the Shareholder Helpline as soon as possible on 2862 8555 (from inside Hong Kong: between 9:00 a.m. and 6:00 p.m.) if you wish to do this.
Part D  Your checklist

- Carefully read this Guide, the UK PAL or HK PAL, and the Prospectus (available at http://investors.standardchartered.com).

- More than one member of your household may be a Standard Chartered PLC shareholder. Keep individual applications from your household separate.

- Pay any cheques from your own account; payment must be in Pounds Sterling (or Hong Kong Dollars for HK Shareholders). Third party cheques may be returned, and your application may not be processed.

- If you are a UK Shareholder make sure any cheque is made payable to ‘Standard Chartered Rights Issue’ and crossed ‘Account Payee Only’. If you are a UK shareholder, write your “SRN” on the reverse of the cheque. If you are a HK Shareholder make sure any cheque is payable to “Standard Chartered PLC – Rights Issue Account” and crossed “Account Payee Only”.

- Please do not post-date your cheque.

- Only one cheque is allowed per UK PAL or HK PAL.

- If you are a UK shareholder and use a Building Society cheque or banker’s draft ensure that your name is on the reverse to enable us to link your payment to your application. Cheques over €15,000 (approximately £13,000) may be subject to anti-money laundering verification.

- If your cheque is returned marked “insufficient funds”, your instructions may not be processed and your Rights may lapse.

- Make sure your form is filled in properly, as indicated in the instructions in Part C of this Guide. Incorrect or incomplete forms may not be accepted.

**ENSURE YOU SIGN BOTH THE PAL AND CHEQUE.**

- All joint holders must sign the UK PAL or HK PAL. Any one of the persons named on the PAL, in the case of joint holders, may sign the cheque.

- **Make sure you return your cheque or banker’s draft and the completed UK PAL or HK PAL in good time so that it is received by Computershare before the required deadline.**

- Use the prepaid business reply envelope provided with this Guide.
BRISTOL
(relevant address where posting PAL)
Computershare Investor Services PLC
Corporate Actions 2
Bristol
BS99 6AG
United Kingdom

HONG KONG
(relevant address where posting PAL)
Computershare Hong Kong Investor Services Limited
Rooms 1806-07
18th Floor Hopewell Centre
183 Queen’s Road East
Wanchai
Hong Kong
Part E  Timetable

27 November, 2008  London Stock Exchange
Trading in the Nil Paid Rights commences ('Nil Paid Rights' are the legal name of the Rights allocated to shareholders as part of a Rights Issue).

2 December, 2008  Hong Kong Stock Exchange:
Trading in the Nil Paid Rights commences.

10 December, 2008  London Stock Exchange
Any instructions to take up your Rights through Cashless Take Up must have been received by Computershare Investor Services PLC no later than 3.00 p.m. Any instructions to take up all or some of your Rights received after 3.00 p.m. may not be carried out.

10 December, 2008  London Stock Exchange
Any instructions to sell all of your Nil Paid Rights must have been received by Computershare Investor Services PLC no later than 3.00 p.m. Any instructions to sell all Nil Paid Rights received after 3.00 p.m. may not be allocated.

17 December, 2008  London Stock Exchange
Any instructions to take up all or some of your Rights must have been received by Computershare Investor Services PLC no later than 11.00 a.m. Any instructions to take up all or some of your Rights received after 11.00 a.m. may not be carried out.

17 December, 2008  Hong Kong Stock Exchange
Any instructions to take up all or some of your Rights must have been received by Computershare Hong Kong Investor Services Limited no later than 4.00 p.m. Any instructions to take up all or some of your Rights received after 4.00 p.m. may not be carried out.

End of December/Beginning of January
Share certificates and cheques posted to shareholders.
This document has not been approved for the purposes of section 21 of the Financial Services and Markets Act 2000 (as amended). This document is communicated by Standard Chartered PLC (the "Company") to persons whom the Company believes on reasonable grounds to be persons falling within Article 43(2) of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005 (as amended), being either (i) creditors or members of the Company; (ii) persons who are entitled to a relevant investment which is issued, or is to be issued, by the Company; (iii) persons who are entitled, whether conditionally or unconditionally, to become a member of the Company but have not yet done so; or (iv) persons who are entitled, whether conditionally or unconditionally, to have transferred to them title to a relevant investment which is issued by the Company but have not yet acquired title to the investment. Any investment or investment activity to which this communication relates is only available to and will only be engaged in with such persons, and any other person who receives this document should not rely on or act upon it.

The Hong Kong Stock Exchange, the Registrar of Companies in Hong Kong and the Securities and Futures Commission of Hong Kong take no responsibility for the contents of this document.

This document does not constitute a recommendation regarding the securities of the Company. The Company's employees must not provide advice in relation to the Rights Issue. If you are in any doubt about any matters in this document or relating to the Rights Issue, you should take your own advice from an independent financial adviser who is duly authorised to give this advice under the Financial Services and Markets Act 2000.

This document does not constitute an offer for sale of securities of the Company in the United States, India, Canada, South Africa or Switzerland. Such securities have not been and will not be registered under the U.S. Securities Act of 1933, as amended, and may not be offered or sold in the United States absent registration or an applicable exemption from registration thereunder.

No communication or information related to the capital increase of the Company with preferential subscription rights ("Rights") for the Company shares ("Shares") may be disseminated to the public in jurisdictions other than Hong Kong or the UK where prior registration or approval is required for that purpose. No steps have been taken or will be taken relating to the offering of Rights or Shares outside of Hong Kong or the UK in any jurisdiction in which such steps would be required.

The issue, exercise or sale of Rights and the acquisition of Shares or Rights are subject to specific legal or regulatory restrictions in certain jurisdictions. The Company assumes no responsibility in the event there is a violation by any person of such restrictions.

This document does not constitute an offering circular or prospectus in connection with an offering of securities of the Company. Investors must neither accept any offer for, nor acquire, any securities to which this document refers, unless they do so on the basis of the information contained in the applicable prospectus published or offering circular distributed by the Company. This document does not constitute an offer to sell, or the solicitation of an offer to buy or acquire, any securities and cannot be relied on for any investment contract or decision.

The distribution of this Guide and/or the Prospectus and/or the Provisional Allotment Letters and/or the Forms of Election into jurisdictions other than the United Kingdom may be restricted by law. Persons into whose possession these materials come should inform themselves about and observe any such restrictions. Any failure to comply with these restrictions may constitute a violation of the securities laws of any such jurisdiction.
For further information
Please note that further details regarding the Rights Issue are contained in the Prospectus that is available on the Company’s website via the following link:
http://investors.standardchartered.com

Additional information regarding the Rights Issue can also be found via the following link:
http://investors.standardchartered.com

You will need to read the disclaimer and confirm your geographic location before accessing this information.

Shareholder Helpline telephone numbers:
0870 702 0138 (from inside the UK) or
+44 870 702 0138 (from outside the UK)
2862 8555 (from inside Hong Kong)

Registered Office
Standard Chartered PLC
1 Aldermanbury Square,
London EC2V 7SB, UK
Tel: +44 20 7280 7500

(Registered in England and Wales: 966425)
(HK Stock Code 2888)