

Final Term Sheet

6NC5 FIX-FLOAT Samurai Bonds

Terms and Conditions of the Bonds:

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| Issuer: | Standard Chartered PLC (“Issuer”) |
| Series Number: | Japanese Yen Bonds – Fifth Series (2018) |
| Bond Ratings: | A2 / BBB+ / A (Moody’s/ S&P/Fitch) |
| Principal Amount: | JPY 111,000,000,000 |
| Format: | Callable (6NC5 FIX-FLOAT) SAMURAI bonds |
| Pricing Date: | 15 th November, 2018 |
| Issue Date: | 22 nd November, 2018 |
| Optional Redemption Date: | 22 nd November, 2023 |
| Maturity Date: | 22 nd November, 2024 |

Fixed Rate Interest Period:

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| a) Fixed Interest: | 0.904% (S.A.) (JPY 5yr Swap Offer Side Rate** + 75bps) for the period from, and including, 23 rd November 2018 to, and including, 22 nd November 2023 (Optional Redemption Date) **As quoted on Bloomberg screen GDCO157 on Pricing Date, rounded up to the third decimal place |
| b) Interest Payment Dates: | Every 22 nd of May and November in each year commencing 22 nd May 2019 up to the Optional Redemption Date. |
| c) Day Count Fraction: | ACT/365, unadjusted |
| d) Business Day Convention: | Following |

Floating Rate Interest Period:

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| a) Margin for Floating Interest: | 6-month JPY LIBOR + 75bps (S.A.). Floating Rate for the period from, and including 23 rd November 2023 (the next day of the Optional Redemption Date) to including the Maturity Date |
| b) Interest Payment Dates: | 22 nd May and 22 nd November of 2024 |
| c) Day Count Fraction: | ACT/360, adjusted |
| d) Business Day Convention: | Modified Following |

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| Issue Price: | 100.00% |
| Redemption Price: | 100.00% |
| Fees | 0.350% |
| Net Proceeds | 99.650% |
| Listing: | The Stock Exchange of Hong Kong Limited |
| Business Day Center: | Tokyo |
| Denominations: | JPY 100,000,000 |
| Governing Law: | Japanese |

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| Status of the Note: | Senior, unsecured bonds ranking <i>pari passu</i> with all other unsubordinated and unsecured obligations of the Issuer. |
| Lead managers: | Daiwa Securities Co. Ltd. Mitsubishi UFJ Morgan Stanley Securities Co., Ltd. Mizuho Securities Co., Ltd. Nomura Securities Co., Ltd. SMBC Nikko Securities Inc. |
| Early Redemption for Tax Reasons/Loss Absorption Disqualification Event Redemption/Events of default: | As provided in the Conditions of Bonds |
| Settlement: | Book-entry via Japan Securities Depository Center, Inc. (JASDEC) |
| Fiscal Agent: | Mizuho Bank, Ltd. |
| ISIN: | JP582605AJB5 |