

press release

Standard Chartered unveils Digital Banking vision in Pakistan

Highlights:

- ‘Digitisation’ aims to extend customer’s digital lifestyle into banking
- Pakistan is the second country in the MEPA region where ‘Breeze’ is introduced
- Standard Chartered continues to invest for long term growth in Pakistan with a focus on digital technologies

30 May 2013 – Standard Chartered announced its digital banking vision aimed at enhancing the customer banking experience in Pakistan. This is part of the Bank’s global focus on ‘Digitisation’ - socialising personal banking and extending customers’ digital lifestyle into banking.

At a mesmerising themed event held in Karachi today, the Bank launched ‘Breeze’, its award-winning Mobile Banking application, making Pakistan the second market in the MEPA region where this application is available.

Breeze Mobile banking is designed to address the needs of globally-connected customers who are on-the-go, tech-savvy, and who value transaction freedom and convenience. Breeze’s introduction to Pakistan follows successful launches in India, Malaysia, Singapore, Hong Kong, Korea, China, Thailand and UAE.

Commenting on the Bank’s focus on Digitisation, Raheel Ahmed, Regional Head of Consumer Banking, Middle East, Pakistan and Africa at Standard Chartered Bank said:

“Today’s consumers are tech-savvy and mobile. They want banking that not only meets their financial needs but anticipates them. At Standard Chartered our focus on digitisation

revolves around the customer; we believe that technology has to be useful, intuitive and most importantly seamless. We believe that digitisation goes beyond online and mobile banking services; we continue to transform our business and invest for long-term growth, with a focus on digital technologies that we believe will shape the future of banking.”

The Bank is investing in technologies that will enhance customer interaction by making banking experiences more secure, efficient and money management simpler while complementing the rest of the banking channels and services.

Commenting on the launch of Breeze, Naseer Hassan, Head of Consumer Banking, Pakistan, Standard Chartered said:

“The launch of Breeze follows extensive research into the banking behavior of individuals and aims to provide customers with an easy, secure, and user-friendly banking channel. By adopting a digitisation strategy and providing our customers with digital banking tools, products and services, we aim to extend the customer’s digital lifestyle into banking and enhance the way our customers interact with us.”

Breeze is available for Android, iPhone, BlackBerry and Nokia Symbian devices. iPhone customers can download the ‘Breeze Pakistan’ application from the App store. Android, Blackberry and Nokia Symbian users can use Breeze by accessing m.sc.com through their mobile phone browsers. The application uses robust security features similar to those used for Online Banking. The Bank also ensures that no personal information is stored on the phone.

Standard Chartered is proud to be operating in Pakistan as the largest and oldest international bank since 1863, marking its 150th year of presence in the country. The Bank’s franchise in Pakistan has over 100 branches in 22 cities and over 187 ATMs and 17 CDMs.

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Note to Editors:

Standard Chartered – leading the way in Asia, Africa and the Middle East

Standard Chartered is a leading international banking group. It has operated for over 150 years in some of the world's most dynamic markets and earns around 90 per cent of its income and profits in Asia, Africa and the Middle East.

This geographic focus and commitment to developing deep relationships with clients and customers has driven the Bank's growth in recent years. Standard Chartered PLC is listed on the London and Hong Kong stock exchanges as well as the Bombay and National Stock Exchanges in India.

With 1,700 offices in 68 markets, the Group offers exciting and challenging international career opportunities to over 89,000 staff. It is committed to building a sustainable business over the long term and upholding high standards of corporate governance, social responsibility, environmental protection and employee diversity. Standard Chartered's heritage and values are expressed in its brand promise, 'Here for good'.

For further information please visit www.standardchartered.com. Follow Standard Chartered at www.facebook.com/standardchartered and on Twitter [@StanChart](https://twitter.com/StanChart).

Standard Chartered Pakistan

Standard Chartered Bank (Pakistan) Ltd. is the oldest and largest international bank in Pakistan. It is also the first international bank to be awarded Islamic banking licence and the first to open an Islamic banking branch.

This year marks Standard Chartered's 150th anniversary in Pakistan. The Bank, which started as the Chartered Bank opened its first office in Karachi in March 1863.

The Bank serves both Consumer and Wholesale Banking customers. Consumer Banking provides credit cards, personal loans, auto loans, mortgages, deposit taking and wealth management services to individuals and small to medium sized enterprises. Wholesale Banking provides corporate and institutional clients with services in trade finance, cash management, lending, securities services, foreign exchange, debt capital markets and corporate finance. It also offers a complete suite of Islamic banking solutions under its Standard Chartered Saadiq brand.

Standard Chartered was assigned a rating of AAA/ A1+ by PACRA. In 2011 and 2012 it won the award for Best Bank in Pakistan by The Asset Triple A for two consecutive years.

The Bank employs over 4,500 people in Pakistan and has a network of over 100 branches of which 15 are dedicated Standard Chartered Saadiq branches as well as 187 ATMs.

For further information, please visit www.standardchartered.com.pk. Follow Standard Chartered Pakistan on Facebook at www.facebook.com/standardcharteredpk