

press release

FOR IMMEDIATE RELEASE

Standard Chartered named Best Internet Bank in Singapore once more

Bank wins seven Global Finance Awards in major markets

Singapore, 29 July 2011 – Standard Chartered Bank's excellence in online banking has been recognised once again by Global Finance Magazine, which feted the Bank with a total of seven awards in its 12th Annual "World's Best Internet Banks" rankings.

For the second consecutive year, Standard Chartered walked away with the highly competitive "Best Consumer Internet Bank" title for Singapore as well as "Best Web Site Design" for Asia. The Bank also won a raft of regional sub-category accolades:

- Best Bill Payment and Presentment – Asia
- Best Consumer Internet Bank – United Arab Emirates
- Best in Social Media – Middle East and Africa
- Best Consumer Internet Bank – Pakistan
- Best Consumer Internet Bank – Zambia

Winners were selected based on strength of strategy for attracting and servicing online customers, success in getting clients to use web offerings, growth of online customers, breadth of product offerings, evidence of tangible benefits gained from internet initiatives and web site design and functionality.

On the win, Simon McNamara, Chief Information Officer for Consumer Banking, Standard Chartered Bank said:

"This recognition from Global Finance is a source of great motivation for us. Over the past several years we have been committed to improving our online and

mobile experience to make banking easier and more convenient for our customers, given their increasingly busy lives. To us it is all about simplicity, security and a great customer experience. This is testament that we are on the right track.”

This year alone, Standard Chartered has received extensive recognition in the remote banking space, led by its award-winning ‘Breeze’ suite of mobile applications. Encompassing both transactional and lifestyle apps, Breeze has been lauded in several countries in Asia for its ease of use, slick user interface and market localisation capabilities. The Bank also set new standards in enterprise mobility, becoming one of the first financial institutions worldwide to set up its own dedicated mobile application studio in San Francisco.

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For further information please contact:

Chamila Hewapathirana

Corporate Affairs, Singapore

Standard Chartered Bank

HP: +65 9138 3611

DID: +65 6596 7756

Email: Chamila.Hewapathirana@sc.com

Note to Editors:

Standard Chartered in Singapore is part of an international banking group with an extensive network of over 1,700 branches and outlets in more than 70 countries in the Asia Pacific Region, South Asia, the Middle East, Africa, the United Kingdom and the Americas.

It is committed to building a sustainable business over the long term and is trusted worldwide for upholding high standards of corporate governance, social responsibility, environmental protection and employee diversity. The Bank’s heritage and values are expressed in its brand promise, ‘Here for good’.

Standard Chartered has a history of more than 150 years in Singapore, opening its first branch here in 1859 and in October 1999 was among the first international banks to receive a Qualifying Full Bank (QFB) licence, an endorsement of the Group’s long-standing commitment to its businesses in the country.

It serves both Consumer and Wholesale Banking customers. Consumer Banking provides credit cards, personal 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.

The Bank employs over 7,000 people in Singapore and has a network of 18 branches, 30 ATMs and 7 Priority Banking centres. Standard Chartered is the only international bank to offer NETS service, giving its customers access to EFTPOS at over 17,000 outlets islandwide. The Bank's global businesses - Consumer and Wholesale Banking - are managed out of Singapore, as is its global Technology & Operations function.

Key awards/achievements

Business

- Leading the way through product innovation, for example, MortgageOne, e\$aver, CashOne, Business Instalment Loan, Business\$aver, FamilyLink, LinkOne & Visa Infinite
- First Singapore \$100 million Fixed Rate Note bond offering by The Central American Bank for Economic Integration, a Latin American issuer
- Best Deposit Product in Asia Pacific and Gulf States - Xtra\$aver (Asian Banker Journal - 2007)
- Best in Singapore (Structured Products Asia – 2008)
- Deal of the Year in Singapore (The Banker – 2008)
- Best Bank in Singapore (The Asset – 2009)
- Best Debt House in Singapore (The Asset - 2007, 2008, 2009, 2010)
- Best Trade Finance Bank in Singapore (Global Finance – 2007, 2008, 2009)
- Country Deal of the Year, Singapore (Islamic Finance News – 2009, 2010)
- Singapore Capital Markets Deal of the Year (IFR Asia – 2009)
- Retail Bank of the Year (Asian Banking and Finance – 2007, 2008)
- Best Branch Initiative - Vivo City branch (Asian Banking and Finance – 2007, 2008)
- Best Self-Service Initiative - Online banking (Asian Banking and Finance – 2008)
- Best Core Banking System Initiative - Virtual banking relationship centre (Asian Banking and Finance – 2008)
- Best Consumer Internet Bank, Singapore (Global Finance – 2010)
- Best Corporate/ Institutional Internet Bank in Singapore (Global Finance – 2010)
- Best Project Financing, Singapore (Asiamoney – 2010)
- Best Singapore Deal (FinanceAsia – 2010)
- Best Singapore Deal at the Islamic Finance Awards 2010 (The Asset – 2010)
- Country Deal of the Year, Singapore (Asiamoney – 2011)
- Best Payments Product – Pay Any Card (The Asian Banker – 2011)
- Service Excellence Award, Best in Category – Breeze (Banking and Payments Asia – 2011)

Corporate / Sustainability

- Best Corporate and Employee Citizenship Award (HRM – 2008, 2009)
- Leader in HR practices (Singapore HR Awards 2009, 2010)
 - *Learning and Human Capital Development*
 - *Talent Management, Retention and Succession Planning*
 - *Corporate Social Responsibility*
 - *Performance Management (Special Mention)*
 - *Regional/International/Global HR practices (Special Mention)*
- Best Graduate Development Practices and Fair Employment Practices (HRM – 2010)
- President's Social Service Award 2008

- National Volunteerism and Philanthropy Centre Corporate Citizen Award for Volunteerism 2009
- Silver Award for Best Community Programme (Global CSR Award 2010)
- Special Commendation Prize for Learning and Talent Development (Asian Human Capital Award 2010)

Global Finance, founded in 1987, has a circulation of 50,050 and readers in 163 countries. Its circulation is audited by BPA. Global Finance's audience includes chairmen, presidents, CEOs, CFOs, treasurers and other senior financial officers responsible for making investment and strategic decisions at multinational companies and financial institutions. Global Finance also targets the 8,000 international portfolio investors responsible for more than 80% of all global assets under professional management. Its website — GFmag.com — offers analysis and articles that are the heritage of 24 years of experience in international financial markets, and provides a valuable source of data on 192 countries. It is headquartered in New York, with offices in London and Milan.