

March 19th, 2012

**Notice – Telephone PIN Required for Customer Transactions
Through Standard Chartered Bank Phone Banking**

Dear Valued Customers,

Thank you for your continuous support and trust in Standard Chartered Bank.

To safeguard your account, Standard Chartered Bank (“The Bank”) Phone Banking Service will follow the updated regulatory policy and accept only customer telephone PIN instead of Customer Credential Questions as the authentication for the following Phone Banking services:

1. Additional Account Opening
2. Fund Transfer Between Own Accounts
3. Call Deposit Withdrawal Prior Notice
4. Time Deposit Maturity Instruction Change
5. Time Deposit Withdrawal
6. Account Opening of Call/Time/Target Deposit
7. Target Deposit Withdrawal
8. 7-Day Call Deposit 2.0 Withdrawal
9. Personal Information Management
10. Premium Currency Investment Dealing
11. 360 Reward Point Redemption

Note: The Bank will periodically review the services requiring Telephone PIN verification

If you haven't set up your phone banking PIN or forgot your PIN number, please apply for or reset your PIN timely with your ID card or passport at any of our branches, so that you can continue enjoying the phone banking services from us.

Should you need more information on application process, please contact your Relationship Manager, our customer service hotline (800 820 8088), or visit our branches.

Standard Chartered Online Banking also provides a variety of online services to meet your banking needs. The application is easy and convenient, with your debit card and related PIN, you can register and activate your online banking account in just 3 steps. Details are available at SCB official website at <http://www.standardchartered.com.cn>.

This Phone Banking PIN policy will take effect on July 1st 2012. Please get your PIN set at any of our branches upon the receipt of this notice to ensure your access to the above mentioned services. Thanks very much for your understanding and cooperation!

Sincerely yours,

Standard Chartered Bank (China) Limited