

Pricing Supplement

STANDARD CHARTERED PLC

and

STANDARD CHARTERED BANK

U.S.\$77,500,000,000

Debt Issuance Programme

U.S.\$500,000,000 4.853 per cent. Notes due 2027 (the “Notes”)

Issued by

Standard Chartered Bank, acting through its New York branch

Dealer

Wells Fargo Securities, LLC

The date of this Pricing Supplement is 29 November 2024.

PART A – CONTRACTUAL TERMS

THE NOTES HAVE NOT BEEN AND WILL NOT BE REGISTERED UNDER THE U.S. SECURITIES ACT 1933 (THE “SECURITIES ACT”) OR WITH ANY SECURITIES REGULATORY AUTHORITY OF ANY STATE OR OTHER JURISDICTION OF THE UNITED STATES.

THE NOTES ARE SECURITIES WHICH ARE EXEMPT FROM REGISTRATION UNDER THE SECURITIES ACT PURSUANT TO SECTION 3(A)(2) OF THE SECURITIES ACT. THE NOTES ARE BEING OFFERED AND SOLD INITIALLY ONLY TO ACCREDITED INVESTORS IN THE UNITED STATES (AS DEFINED IN RULE 501 UNDER THE SECURITIES ACT).

THE NOTES HAVE NOT BEEN APPROVED OR DISAPPROVED BY THE U.S. SECURITIES AND EXCHANGE COMMISSION, OR ANY SECURITIES REGULATORY AUTHORITY OF ANY STATE OR OTHER JURISDICTION OF THE UNITED STATES, NOR HAVE ANY OF THE FOREGOING AUTHORITIES PASSED UPON OR ENDORSED THE MERITS OF THE OFFERING OF NOTES OR THE ACCURACY OR ADEQUACY OF THIS DOCUMENT. ANY REPRESENTATION TO THE CONTRARY IS A CRIMINAL OFFENCE IN THE UNITED STATES.

No prospectus is required in accordance with Regulation (EU) 2017/1129 (the “**EU Prospectus Regulation**”) as it forms part of the domestic law of the United Kingdom (the “**UK**”) by virtue of the European Union (Withdrawal) Act 2018 (the “**EUWA**”) (the “**UK Prospectus Regulation**”), for this issue of Notes. The Financial Conduct Authority (the “**FCA**”) has neither approved nor reviewed information contained in this Pricing Supplement.

PROHIBITION OF SALES TO EEA RETAIL INVESTORS – The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area (the “**EEA**”). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU (as amended “**MiFID II**”); (ii) a customer within the meaning of Directive (EU) 2016/97 as amended or superseded (the “**IDD**”), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II; or (iii) not a qualified investor as defined in Article 2 of the EU Prospectus Regulation. Consequently no key information document required by Regulation (EU) No 1286/2014 (as amended, the “**EU PRIIPs Regulation**”) for offering or selling the Notes or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the EEA may be unlawful under the EU PRIIPs Regulation.

PROHIBITION OF SALES TO UK RETAIL INVESTORS – The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the UK. For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of the domestic law of the UK by virtue of the EUWA; (ii) a customer within the meaning of the provisions of the Financial Services and Markets Act 2000 (the “**FSMA**”) and any rules or regulations made under the FSMA to implement the IDD, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of the domestic law of the UK by virtue of the EUWA (“**UK MiFIR**”); or (iii) not a qualified investor as defined in Article 2 of the UK Prospectus Regulation. Consequently, no key information document required by the EU PRIIPs Regulation as it forms part of the domestic law of the UK by virtue of the EUWA (the “**UK PRIIPs Regulation**”) for offering or selling the Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation.

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth in the Prospectus dated 24 April 2024 which, together with the supplementary prospectuses dated 2 May 2024, 30 July 2024, 4 September 2024, 23 September 2024 and 30 October 2024 constitutes (with the exception of certain sections) a base prospectus (the “**Base Prospectus**”) for the purposes of the UK Prospectus Regulation. This document constitutes the Pricing Supplement of the Notes described herein and must be read in conjunction with the Base Prospectus in order to obtain all the relevant information. The Base Prospectus is available for viewing at 1 Basinghall Avenue, London EC2V 5DD, United Kingdom and <https://www.sc.com/en/investors/> and copies may be obtained from 1 Basinghall Avenue, London EC2V 5DD, United Kingdom.

1	(i) Issuer:	Standard Chartered Bank, acting through its New York branch
	(ii) Guarantor (only for Section 3(a)(2) Notes issued by Standard Chartered Bank, acting through its head office):	Not Applicable
2	(i) Series Number:	295
	(ii) Tranche Number:	1
	(iii) Date on which the Notes will be consolidated and form a single Series:	Not Applicable
3	Currency or Currencies:	United States Dollars (“ U.S.\$ ”)
4	Aggregate Nominal Amount:	
	(i) Series:	U.S.\$500,000,000
	(ii) Tranche:	U.S.\$500,000,000
5	Issue Price:	100.000 per cent. of the Aggregate Nominal Amount
6	Denominations:	U.S.\$250,000 and integral multiples of U.S.\$1,000 in excess thereof
7	Calculation Amount:	U.S.\$1,000
8	(i) Issue Date:	3 December 2024
	(ii) Interest Commencement Date:	Issue Date
9	Maturity Date:	3 December 2027
10	Interest Basis:	4.853 per cent. Fixed Rate (see paragraph 15 below)
11	Redemption/Payment Basis:	Subject to any purchase and cancellation or early redemption, the Notes will be redeemed on the Maturity Date at 100.000 per cent. of their nominal amount
12	Change of Interest:	Not Applicable
13	Put/Call Options:	Not Applicable
14	(i) Status of the Notes:	Senior
	(ii) Section 3(a)(2) Notes:	Applicable
	(iii) Date Court approval for issuance of Notes obtained:	Not Applicable

(iv) Events of Default:	Non-Restrictive Events of Default
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PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

15	Fixed Rate Note Provisions	Applicable
(i)	Rate of Interest:	4.853 per cent. per annum payable semi-annually in arrear on each Interest Payment Date
(ii)	Interest Payment Dates:	3 June and 3 December in each year, commencing on 3 June 2025
(iii)	Fixed Coupon Amount:	U.S.\$24.265 per Calculation Amount
(iv)	Broken Amount(s):	Not Applicable
(v)	Day Count Fraction (Condition 4(k)):	30/360
(vi)	Determination Dates:	Not Applicable
(vii)	Relevant Currency:	As per the Conditions
(viii)	Business Day Financial Centre(s) (Condition 4(k)):	London and New York

16	Floating Rate Note Provisions	Not Applicable
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17	Reset Note Provisions	Not Applicable
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18	Zero Coupon Note Provisions	Not Applicable
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PROVISIONS RELATING TO REDEMPTION

19	Issuer Call	Not Applicable
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20	Regulatory Capital Call	Not Applicable
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21	Loss Absorption Disqualification Event Call	Not Applicable
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22	Clean-up Call	Not Applicable
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23	Put Option	Not Applicable
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24	Final Redemption Amount of each Note	U.S.\$1,000 per Calculation Amount
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25	Early Redemption Amount	
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(i)	Early Redemption Amount(s) per Calculation Amount payable on redemption for taxation reasons, due to Regulatory Capital Event or due to Loss Absorption Disqualification Event or on event of default:	U.S.\$1,000 per Calculation Amount
(ii)	Redeemable on days other than Interest Payment Dates (Condition 5(c)):	Yes
(iii)	Unmatured Coupons to become void upon early redemption (Bearer Notes only) (Condition 6(f)):	Not Applicable

GENERAL PROVISIONS APPLICABLE TO THE NOTES

26	Form of Notes:	Registered Notes Section 3(a)(2) Global Certificate registered in the name of a nominee for DTC exchangeable for Definitive Certificates in the limited circumstances specified in the Section 3(a)(2) Global Certificate
27	New Global Note:	No
28	Business Day Jurisdiction(s) (Condition 6(h)) or other special provisions relating to Payment Dates:	London and New York
29	Talons for future Coupons to be attached to Definitive Notes (and dates on which such Talons mature):	No

THIRD PARTY INFORMATION

The rating definitions provided in Part B, Item 2 of this Pricing Supplement have been extracted from the websites of S&P Singapore, Fitch UK and Moody's Singapore and/or their affiliates, as the case may be. The Issuer confirms that such information has been accurately reproduced and that, so far as it is aware, and is able to ascertain from information published by S&P Singapore, Fitch UK and Moody's Singapore and/or their affiliates, as the case may be, no facts have been omitted which would render the reproduced information inaccurate or misleading.

Signed on behalf of the Issuer:

A handwritten signature in black ink, appearing to be 'Phat' followed by a stylized flourish.

By:

Duly authorised

PART B – OTHER INFORMATION

1 LISTING:

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|---|----------------|
| (i) Listing: | Not Applicable |
| (ii) Admission to trading: | Not Applicable |
| (iii) Estimated total expenses of admission to trading: | Not Applicable |

2 RATINGS

Ratings:

The Notes to be issued are expected to be assigned the following ratings:

S&P Singapore: A+

An obligation rated 'A' is somewhat more susceptible to the adverse effects of changes in circumstances and economic conditions than obligations in higher-rated categories. However, the obligor's capacity to meet its financial commitments on the obligation is still strong. The plus (+) sign shows relative standing within the rating categories.

(Source: S&P,
https://www.standardandpoors.com/en_US/web/guest/article/-/view/sourceId/504352)

Moody's Singapore: A1

An obligation rated 'A' is considered to be upper-medium grade and is subject to low credit risk. The modifier '1' indicates a ranking in the higher end of the rating category.

(Source: Moody's, <https://www.moody's.com/ratings-process/Ratings-Definitions/002002>)

Fitch UK: A+

An obligation rated 'A' denotes an expectation of low default risk. The capacity for payment of financial commitments is considered strong. This capacity may, nevertheless, be more vulnerable to adverse business or economic conditions than is the case for higher ratings. The plus (+) sign indicates relative differences of probability of default or recovery for issues.

(Source: Fitch Ratings,
<https://www.fitchratings.com/products/rating-definitions>)

3 INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save for any fees payable to the Dealer, so far as the Issuer is aware, no person involved in the offer of the Notes has an interest material to the offer.

The Dealer and its affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

4 YIELD

Indication of yield: See “General Information” beginning on page 210 of the Base Prospectus.

Calculated as 4.853 per cent. on the Issue Date.

As set out above, the yield is calculated at the Issue Date on the basis of the Issue Price. It is not an indication of future yield.

5 ESTIMATED NET PROCEEDS

Estimated net proceeds: U.S.\$499,900,000

6 OPERATIONAL INFORMATION

- (i) ISIN: US85325X2B15
- (ii) CUSIP Number: 85325X2B1
- (iii) Any clearing system(s) other than Euroclear Bank SA/NV, Clearstream Banking, SA, the CMU, DTC and the relevant identification number(s): Not Applicable
- (iv) Delivery: Delivery free of payment
- (v) Names and addresses of initial Paying Agent(s): The Bank of New York Mellon, London Branch, 160 Queen Victoria Street, London EC4V 4LA, United Kingdom
- (vi) Names and addresses of additional Paying Agent(s) (if any): Not Applicable
- (vii) Legal Entity Identifier: RILFO74KP1CM8P6PCT96
- (viii) Intended to be held in a manner which would allow Eurosystem eligibility:

No. Whilst the designation is specified as “no” at the date of this Pricing Supplement, should the Eurosystem eligibility criteria be amended in the future such that the Notes are capable of meeting them the Notes may then be deposited with one of the ICSDs as common safekeeper, and registered in the name of a nominee of one of the ICSDs acting as common safekeeper. Note that this does not necessarily mean that the Notes will then be recognised as eligible collateral for Eurosystem monetary policy and intra day credit operations by the Eurosystem at any time during their life. Such recognition will depend upon the ECB being satisfied that Eurosystem eligibility criteria have been met.
- (ix) Relevant Benchmark: Not Applicable

7 DISTRIBUTION

- (i) Method of distribution: Non-syndicated
- (ii) If syndicated:
 - (a) Names of Managers: Not Applicable
 - (b) Stabilisation Manager(s) (if any): Not Applicable
- (iii) If non-syndicated, name of Dealer: Wells Fargo Securities, LLC
- (iv) U.S. Selling Restrictions: Within the United States, "accredited investors" (as defined in Rule 501 under the Securities Act) only