

Disclosure in relation to the offer of financial instruments issued by Standard Chartered Bank

An investment in a financial instrument as defined in the Markets in Financial Instruments Directive II may give rise to a higher yield than a bank deposit placed with Standard Chartered Bank or any other deposit-taking entity in the group (a “Standard Chartered Bank Deposit”). However, an investment in a financial instrument carries risks which are very different from the risk profile of a Standard Chartered Bank Deposit. Financial instruments are expected to have greater liquidity than a Standard Chartered Bank Deposit since Standard Chartered Bank Deposits are generally not transferable. However, financial instruments may have no established trading market when issued, and one may never develop. Certain financial instruments issued by Standard Chartered Bank and other deposit-taking entities in the group are subordinated obligations of the relevant issuer and investments in financial instruments do not benefit from any protection provided pursuant to Directive 2014/49/EU of the European Parliament and of the Council on deposit guarantee schemes or any national implementing measures implementing this directive in any jurisdiction. Therefore, if the relevant issuer becomes insolvent or defaults on its obligations, investors investing in such financial instruments in a worst case scenario could lose their entire investment. Further, as a result of the implementation of Directive 2014/59/EU, holders of certain financial instruments may be subject to write-down or conversion into equity on any application of the general bail-in tool and non-viability loss absorption, which may result in such holders losing some or all of their investment.

Please see the terms of the relevant financial instrument for detailed information about its yield and risk profile.

Standard Chartered Bank reserves the right to change this disclosure at any time, and without notice.

Standard Chartered Bank is incorporated in England with limited liability by Royal Charter 1853 Reference Number ZC18. The Principal Office of the Company is situated in England at 1 Basinghall Avenue, London, EC2V 5DD. Standard Chartered Bank is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority