

**Important notes in relation to Central Securities Depository Regulation,
Omnibus Client Segregated Account and Individual Client Segregated Account
with Standard Chartered Bank (Singapore) Limited for Retail Clients**

The Central Securities Depository Regulation (CSDR) has introduced new measures for the authorization and supervision of Central Security Depositories (CSDs) within the European Economic Area (EEA). It sets out:

- To create a common set of prudential, organizational and, conduct of business standards applicable to CSDs in the European Union.
- To increase the safety and efficiency of securities settlement and the settlement infrastructures in the EU.

Standard Chartered Bank (Singapore) Limited (the "Bank"), in its capacity as a custodian and direct participant, is required to offer their clients the choice between Omnibus Client Segregated Account (**OCSA**) and Individual Client Segregated Account (**ICSA**) at each Central Securities Depository within the European Economic Area.

In an OCSA, multiple clients' assets are held together. In an ICSA only those securities belonging to one specific client are to be held in the account. Both types of accounts ensure that client assets are not held together with those belonging to the Bank. The main difference between the two types of accounts relates to how a shortfall in securities in the relevant account would be managed if the Bank was to become insolvent. Please note that the clients' rights are still protected regardless of the client segregation account type.

Please note there are costs involved in opting for a segregated account. Details of the CSDR regulation and the levels of protection is published online on our website at the following link <https://www.sc.com/en/regulatory-disclosures/>

Under this regulation, Mutual Funds, Structured Notes and Fixed Income products offered to the Bank's clients in Singapore are given the choice to opt in for a segregated account where we are dealing with the Custodian in the EEA.

Please feel free to contact your Relationship Manager or approach any of the bank's branches in the country of your residence for assistance or any further clarifications on the process and costs related to a segregated account.