

press release

For Immediate Release

Standard Chartered “Personal Portable Fixed Rate” Mortgage Plan for the First Ten Years

[30 May 2013, Hong Kong] – Standard Chartered Bank (Hong Kong) Limited (“SCBHK”) today announced the launch of the new “Personal Portable Fixed Rate” Mortgage Plan (the “Plan”) up to 10years. The Plan provides customers with 3.25%p.a.* fixed interest rate for the first ten years. The mortgage interest rate will be set at P-2.85%p.a. thereafter for the whole tenor, giving customers greater control over their budget planning on mortgage repayment.

A brand new concept of “Personal Portable Fixed Rate”

To relieve the customers’ hurdle in long commitment of Fixed Rate Plan, SCBHK firstly introduces a brand new concept of “Personal Portable Fixed Rate”. Customers who join the 10-year fixed rate plan and upgrade their homes during the fixed period, will enjoy the same fixed rate for the remaining of the 10-year period, provided that they drawdown new loans within 6 months upon redemption of the former loan for which the 10-year fixed rate applies. This provides a higher protection against interest rate fluctuation.

More choices of different fixed period under the Plan are available

Besides the 10-year fixed period under the Plan, SCBHK offers a variety of other fixed periods for customers with different needs as follow:

| Fixed Rate Period | Fixed Rate | Interest Rate after Fixing Period |
|-------------------|------------|-----------------------------------|
| 3-year | 2.4%p.a. | Prime-2.85%p.a. |
| 5-year | 2.4%p.a. | |
| 7-year | 3%p.a. | |
| 10-year | 3.25%p.a. | |

This is a limited offer on a first-come-first-served basis. For details, please visit our branches or call our Mortgage Hotline on 2886-8855.

*Remark: *Mortgage Interest Rate is determined by Standard Chartered Bank (Hong Kong) Limited (the “Bank”) and is subject to change at the Bank’s sole discretion from time to time. The above products and promotional offers are bound by relevant terms and conditions. For details, please refer to the promotional leaflet.*

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Notes to Editor:

About Standard Chartered

Standard Chartered – leading the way in Asia, Africa and the Middle East

Standard Chartered is a leading international banking group. It has operated for over 150 years in some of the world's most dynamic markets and earns around 90 per cent of its income and profits in Asia, Africa and the Middle East. This geographic focus and commitment to developing deep relationships with clients and customers has driven the Bank's growth in recent years. Standard Chartered PLC is listed on the London and Hong Kong stock exchanges as well as the Bombay and National Stock Exchanges in India.

With 1,700 offices in 68 markets, the Group offers exciting and challenging international career opportunities for 89,000 staff. 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. Standard Chartered's heritage and values are expressed in its brand promise, 'Here for good'.

The history of Standard Chartered in Hong Kong dates back to 1859. It is currently one of the Hong Kong SAR's three note-issuing banks. Standard Chartered incorporated its Hong Kong business on 1 July 2004, and now operates as a licensed bank in Hong Kong under the name of Standard Chartered Bank (Hong Kong) Limited, a wholly owned subsidiary of Standard Chartered PLC.

Standard Chartered Hong Kong is named Bank of the Year in Hong Kong by The Banker Award in 2010. The Bank is also awarded with the Gallup Great Workplace Award from 2008 to 2010.

For further information please visit www.standardchartered.com. Follow Standard Chartered at www.facebook.com/standardchartered and on Twitter @StanChart.

