

press release

Standard Chartered Bank Indonesia Launches Talking ATM

First international bank in Indonesia and Southeast Asia to offer Audio Navigation ATM service for first time users and visually impaired customers

JAKARTA, 2 November 2011 --- Standard Chartered today launched its market leading Talking ATM, an ATM with audio navigation system, to cater the needs for first time users and visually impaired customers in performing simple banking transactions.

Under this initiative, Standard Chartered is the first international bank in Indonesia and Southeast Asia to introduce Talking ATM, complementing the existing conventional banking transactions that are currently available through ATM at all Standard Chartered Bank network. For first stage, Talking ATM is available in Jakarta, located at Standard Chartered Bank's headquarter in Menara Satrio and at Kuningan branch in Atrium Mulia starting today, as well as in East Java at at Basuki Rahmat's branch in Surabaya starting November 9th, 2011.

Standard Chartered Bank Indonesia Chief Executive Officer **Tom Aaker** said: "At Standard Chartered, we always strive ourself to continuously providing innovative customer-centric products and services to our customers. The launch of Talking ATM today clearly shows our serious commitment to cater the needs of all customers across segments."

Meanwhile, Country Head Consumer Banking Standard Chartered Bank Indonesia **Sajid Rahman** added: "We are proud that Indonesia is the first country within Southeast Asia region of Group Standard Chartered Bank network to introduce this initiative, following four other key markets that have introduced similar initiatives such as Korea, India, Uni Emirat Arab and China. Understanding customer's need from special needs is part our priorities at Standard Chartered Bank."

Research shows the emerging affluent segment in Asia has grown at a compound rate of 20 per cent over the past few years and is dominated by young, upwardly mobile executives, professionals, couples and families. A recent Standard Chartered survey¹ showed that more than 50 percent of customers are highly mobile, 'teech-savvy', and value banking convenience on the go. "Therefore, in addition to providing training to our staffs on using Talking ATM, we also have our trained staff who will be standby to assist our special needs customers to perform various banking transactions. Customers only need to use their debit or ATM card, either Standard Chartered Bank's or other cards using ATM Bersama link, to enjoy Talking ATM services which are accessible 24 hours daily," added Sajid.

Facilities that are available through Talking ATM include:

- If using Standard Chartered Bank's ATM or debit card: cash withdrawal, check balance enquiries and change PIN number
- If using ATM card from ATM Bersama network: cash withdrawal and check balance enquiries

The launch of Talking ATM is one of Standard Chartered Bank's effort to support the visually impaired customers. masyarakat yang memiliki gangguan penglihatan. Through the Seeing is Believing programme, we have donated over USD2 million, which has funded free cataract surgeries, diabetic retinopathy treatment and eyeglasses distribution across Indonesia. Standard Chartered Bank also employ eight visually impaired staffs in telesales division as well as Corporate Real Estate Service (CRES) division i n Jakarta.

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¹ A quantitative survey via telephone interviews conducted by Acorn between August and November 2010 to 800 customers in major cities in Indonesia

For media enquiries, please contact:

Sonitha Poernomo, Country Head, Corporate Affairs
Standard Chartered Bank
Email: CorporateAffairs_Indonesia@sc.com

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

Standard Chartered PLC is a leading international bank, listed on the London, Hong Kong and Mumbai stock exchanges. It has operated for over 150 years in some of the world's most dynamic markets and earns more than 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.

With 1,700 offices in 70 markets, Standard Chartered offers exciting and challenging international career opportunities for more than 80,000 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. The Bank's heritage and values are expressed in its brand promise, 'Here for good'.

As one of the oldest banks in Indonesia, Standard Chartered Bank has 148 years of operations dating back to 1863. With 26 branch offices in eight major cities in Indonesia including Jakarta, Bandung, Semarang, Surabaya, Denpasar, Medan, Palembang and Makassar and a network of over 30,000 shared ATMs, making the Bank as one of the international bank with widest geographical footprints in Indonesia. Standard Chartered also invested some shares in Permata Bank.

For more information on Standard Chartered, please visit www.standardchartered.com.