

STRUCTURED INVESTMENT PERFORMANCE UPDATE

5 Year Callable Fixed Rate Range Accrual Structured Investment - Series 12

Report as at: **30-Sep-17**

The product is closed for subscription. This is an interim update and should not be construed as a research report.

Description of Transaction:

This transaction is linked to the performance of the Reference Rate on 3 Month Kuala Lumpur InterBank Offered Rate ("KLIBOR"). Clients accrue coupon for the days that the Reference Rate remains within the Range in a Coupon Period (inclusive of the applicable upper and lower limits).

Tranche ID	101116MYR IR
Start Date	10-Nov-16
Maturity Date	10-Nov-21
Principal Protection	100% principal protected if held till maturity or upon Early Call Event
Issuer	Standard Chartered Bank Malaysia Berhad (RAM Rating AAA)
Tenure	5 years
Underlying	3 Month Kuala Lumpur Inter Bank Offered Rate (KLIBOR)
Trade Date	8-Nov-16

Underlying Pricing Performance

Reference Rate as at	30-Sep-17	3.43
----------------------	------------------	-------------

Coupon Period (i)	n	N	n/N	Coupon Rate 4.30% p.a. * n/N	Early Called	Coupon Payment Date
1	92	92	1	4.30%	NO	10-Feb-17
2	90	90	1	4.30%	NO	10-May-17
3	91	91	1	4.30%	NO	10-Aug-17
4						10-Nov-17
5						10-Feb-18
6						10-May-18
7						10-Aug-18
8						10-Nov-18
9						10-Feb-19
10						10-May-19
11						10-Aug-19
12						10-Nov-19
13						10-Feb-20
14						10-May-20
15						10-Aug-20
16						10-Nov-20
17						10-Feb-21
18						10-May-21
19						10-Aug-21
20						10-Nov-21

Source: *Bloomberg, as at* **30-Sep-17**

WARNING:

THE RETURNS ON YOUR STRUCTURED PRODUCT INVESTMENT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSET / REFERENCE, AND THE RECOVERY OF YOUR PRINCIPAL INVESTMENT MAY BE JEOPARDISED IF YOU MAKE AN EARLY REDEMPTION.

Key Investment Info

Coupon Rate	Coupon is payable Quarterly, subject to the Coupon Rate formula on each Coupon Periods below: (i=1 to 20): [4.30% p.a. * n/N] Where: n = The number of calendar days in the relevant Coupon Period in which the Reference Rate is greater than or equal to the Lower Barrier and lower than or equal to the Upper Barrier Rate. N = The number of calendar days in the relevant Coupon Period.
Lower Barrier Rate	With respect to a Coupon Period, the corresponding rate specified in the range below.
Upper Barrier Rate	With respect to a Coupon Period, the corresponding rate specified in the range below.
Coupon Period	"Coupon Period" shall be deemed to be references to a "Calculation Period".
Range	Coupon Periods (i=1 to 4): 0.00000% - 3.60000% Coupon Periods (i=5 to 8): 0.00000% - 3.65000% Coupon Periods (i=9 to 20): 0.00000% - 3.80000%
Coupon Amount	CA = PA * CR * DCF where CA = Coupon Amount PA = Principal Amount CR = Coupon Rate (expressed as a percentage) DCF = Day Count Fraction
Coupon Payment Dates	Each of the dates specified in the Schedule, subject to adjustment in accordance with the Modified Following Business Day Convention.
Early Call Event	3 months non-call. Thereafter, the Issuer has the right but not the obligation to early call the Investment at each coupon payment date.
Day Count Fraction	Actual/365 (Fixed)

Disclaimer

This report is produced by Standard Chartered Bank Malaysia (SCBM) for the purposes of reference, and is not the final result for the specific investment as at the date shown.

The report designed to update the relevant investments year-to-date performance and the performances figures, graphs and data contained herein which have been obtained from third parties sources believed in good faith and to be reliable but we make no representation or warranty as to the accuracy or appropriateness. It should be noted that future returns bear no relationship to the performance information displayed, and the performance updates are not necessarily indicative of future returns and value, price or income of investments may fall as well as rise followed by the market conditions. It should be used as for recipients' reference only. Returns in the structured product investment can be particularly volatile in the short term and in some periods may be negative, and the recovery of your principal investment may be jeopardized if you make an early redemption. We shall not be responsible for any loss or damage arising directly or indirectly from your use of this document, howsoever arising.

Please refer to individual product Term Sheets and Product Highlight Sheet for relevant product risks and features. If you have any queries in relation to the structured investment updates, please visit us at our nearest representative office or contact your relationship manager. Information and opinions contained herein are published for recipients' reference only and is subject to change without prior notice.

WARNING:

THE RETURNS ON YOUR STRUCTURED PRODUCT INVESTMENT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSET / REFERENCE, AND THE RECOVERY OF YOUR PRINCIPAL INVESTMENT MAY BE JEOPARDISED IF YOU MAKE AN EARLY REDEMPTION.