

press release

Standard Chartered Bank goes Digital

Launches Pakistan's first Digital Branch in Karachi

Highlights:

- 'Digitisation' drive aims to extend clients digital lifestyle into banking
- Standard Chartered launched its Breeze banking application in 2013
- Continues to invest for long term growth in Pakistan, with a focus on digital technologies

Karachi, 26 March, 2015 – Standard Chartered Bank, Pakistan's largest international bank has gone one step ahead in its drive to go digital, by launching the country's first digital branch at Dolmen mall, Karachi.

This branch offers an unprecedented ambience by pioneering the best-in-class *digital* capabilities in the Pakistani industry. With this launch, Standard Chartered once again combines its international expertise in digital banking with its local knowledge to bring together a unique offering unlike any in the market. Clients can walk into the branch to a unique state-of-the-art iDesk which displays a host of information for clients to browse, including product promotions, brochures for the complete product suite, branch and ATM directory amongst others. The branch also flaunts an Online Banking kiosk, ATM, CDM and CDK machines, digital product posters, electronic media wall and a touch screen notice board.

Commenting on the launch Mr. Shazad Dada, Chief Executive, Standard Chartered Pakistan said, "In line with global trends where client preference is continuously shifting towards digital channels as compared to a uni-dimensional brick and mortar setup, Standard Chartered has employed an integrated multi-channel strategy investing heavily in the digital

space. Today, we are the market leaders in IBFT transactions through digital channels with the best in class ATM and Online Banking solutions in the industry.”

Standard Chartered today announced its digital banking vision, aimed at enhancing the client experience in Pakistan. This is part of the Bank’s global focus on ‘Digitisation’ - socialising personal banking and extending clients’ digital lifestyle into banking.

“This branch is poised to revolutionise client experience with digital capabilities,” said Shezad Arif, Head of Retail Clients, Standard Chartered Bank, Pakistan. “Digital solutions are the future of banking and Standard Chartered is leading the way in making digital channels an important and integral part of the way clients bank.”

Standard Chartered has always been at the forefront in launching technology solutions to provide convenience and improve client experience using channels of the future such as the Internet and the mobile phone. Standard Chartered’s mobile banking application, Breeze Mobile, is one of the leading mobile banking applications in the industry in Pakistan and in several other Asian countries.

Standard Chartered has been a front-runner for investing in the digital space in Pakistan. The bank’s digital transactions account for a significant percentage of all transactions done in the bank today. Standard Chartered is the market leader in IBFT transactions via digital channels, along with the best in class net promoter score (NPS) in the industry on alternate channels (ATM, Phone Banking, Internet Banking).

The Dolmen mall branch remains open for extended banking hours during weekdays, as well being open throughout the weekend to service clients in and around the vicinity.

- Ends -

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Notes to Editors:

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

Standard Chartered PLC is a leading international banking group. 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. 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 70 markets, the Group offers exciting and challenging international career opportunities for nearly 87,000 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'.

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

Standard Chartered Pakistan

Standard Chartered Bank (Pakistan) Ltd. is the oldest and largest international bank in Pakistan. It is also the first international bank to be awarded Islamic banking licence and the first to open an Islamic banking branch.

2013 marked Standard Chartered's 150th anniversary in Pakistan. The Bank, which started as the Chartered Bank opened its first office in Karachi in March 1863.

The Bank serves both Corporate Institutional and Retail Clients. Provides credit cards, personal loans, mortgages, deposit taking and wealth management services to individuals and small to medium sized enterprises, trade finance, cash management, lending, securities services, foreign exchange, debt capital markets and corporate finance to Corporate Institutional Clients. It also offers a complete suite of Islamic banking solutions under its Standard Chartered Saadiq brand.

Standard Chartered was assigned a rating of AAA/ A1+ by PACRA. In 2012 and 2013 it won the award for Best Bank in Pakistan by The Asset Triple A for two consecutive years.

The Bank employs over 3,900 people in Pakistan and has a network of 108 branches of which 10 are dedicated Standard Chartered Saadiq branches as well as 191 ATMs.