

9 July 2012

**For Standard Chartered Private Banking Hong Kong clients only**

Please note that the Interest Rate for Unauthorised Overdraft of your private banking account is based on the following Base Rate of respective account currency plus 4% p.a.:

<u>Account Currency</u>	<u>Base Rate (% p.a.)</u>
USD	4.5000
HKD	5.2500
JPY	1.9000
CAD	3.5000
GBP	1.7500
AUD	7.5000
NZD	5.5000
EUR	2.0000
CHF	3.0000
MYR	6.8000
ZAR	24.5000
SGD	5.5000
CNY	3.8650

Remark:

Base Rate of EUR above was adjusted from 2.25% p.a. on 9 July 2012.

If there is any discrepancy between the English and the Chinese versions, the English version shall prevail.