

UK FSCS Compensation Limits

Standard Chartered Bank (SCB) is covered by the Financial Services Compensation Scheme ("FSCS"). In the event that we are unable to meet our financial obligations to you, you may have a right to seek compensation from the Financial Services Compensation Scheme (the FSCS) in respect of certain services which we provide to you.

The FSCS is governed by specific rules on compensation which determine eligibility and the circumstances in which compensation will be available.

The FSCS will only pay compensation if it is satisfied that the following conditions apply:

- you are an **eligible claimant**. In practice, FSCS protection is generally limited to private individuals and small businesses;
- you have made an **application** for compensation;
- the claim is a **protected claim**. These are generally claims relating to insurance, investment products, deposit taking and mortgage and home finance products;
- the claim is made against a **relevant person** and the relevant person is in default.

Under the FSCS:

- compensation to depositors (to which you may be entitled if we provide banking services to you) is limited to 100% of the first £85,000 per person;
- compensation in respect of home finance products (to which you may be entitled if we provide mortgage advice and arranging to you) is limited to 100% of the first £85,000;
- compensation in respect of insurance products (to which you may be entitled if we provide insurance advice and arranging to you) is limited to:
 - for compulsory insurance, 100% of your claim with no upper limit; or otherwise, 90% of your claim with no upper limit; and
- compensation in respect of other investment services (to which you may be entitled if we provide investment services or custody services to you) is limited to 100% of the first £85,000.

The FCA reviews these limits from time to time. Further information about the FSCS and those who are eligible claimants under the FSCS may be obtained from your Private Banker or from:

The Financial Services Compensation Scheme
10th Floor Beaufort House
15 St. Botolph Street
London EC3A 7QU

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