

**Final Terms**

**STANDARD CHARTERED PLC**

**and**

**STANDARD CHARTERED BANK**

**U.S.\$77,500,000,000**

**Debt Issuance Programme**

**U.S.\$1,000,000,000 5.076 per cent. Fixed Rate Reset Notes due 2030 (the “Notes”)**

**Issued by**

**Standard Chartered PLC**

**Joint Lead Managers**

**BofA Securities, Inc.  
Citigroup Global Markets Inc.  
Deutsche Bank Securities Inc.  
Goldman Sachs International  
Mizuho Securities USA LLC  
Standard Chartered Bank**

**Co-Managers**

**Abu Dhabi Commercial Bank PJSC  
CIBC World Markets Corp.  
Desjardins Securities Inc.  
Emirates NBD Bank PJSC  
First Abu Dhabi Bank PJSC  
Mashreqbank PSC  
National Bank of Canada Financial Inc.  
QNB Capital LLC**

The date of the Final Terms is 6 August 2026.

## PART A – CONTRACTUAL TERMS

THE NOTES HAVE NOT BEEN AND WILL NOT BE REGISTERED UNDER THE U.S. SECURITIES ACT 1933 (THE “SECURITIES ACT”) OR WITH ANY SECURITIES REGULATORY AUTHORITY OF ANY STATE OR OTHER JURISDICTION OF THE UNITED STATES.

THE NOTES ARE ISSUED IN REGISTERED FORM (“REGISTERED NOTES”) AND MAY BE OFFERED AND SOLD (I) IN THE UNITED STATES OR TO U.S. PERSONS IN RELIANCE ON RULE 144A UNDER THE SECURITIES ACT (“RULE 144A”) ONLY TO QUALIFIED INSTITUTIONAL BUYERS (“QIBS”), AS DEFINED IN RULE 144A AND (II) OUTSIDE THE UNITED STATES TO NON-U.S. PERSONS IN RELIANCE ON REGULATION S UNDER THE SECURITIES ACT.

THE NOTES HAVE NOT BEEN APPROVED OR DISAPPROVED BY THE U.S. SECURITIES AND EXCHANGE COMMISSION, OR ANY SECURITIES REGULATORY AUTHORITY OF ANY STATE OR OTHER JURISDICTION OF THE UNITED STATES, NOR HAVE ANY OF THE FOREGOING AUTHORITIES PASSED UPON OR ENDORSED THE MERITS OF THE OFFERING OF NOTES OR THE ACCURACY OR ADEQUACY OF THIS DOCUMENT. ANY REPRESENTATION TO THE CONTRARY IS A CRIMINAL OFFENCE IN THE UNITED STATES.

**PROHIBITION OF SALES TO EEA RETAIL INVESTORS** – The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area (the “EEA”). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU (as amended “MiFID II”); or (ii) a customer within the meaning of Directive (EU) 2016/97 as amended or superseded (the “IDD”), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II. Consequently no key information document required by Regulation (EU) No 1286/2014 (as amended, the “EU PRIIPs Regulation”) for offering or selling the Notes or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the EEA may be unlawful under the EU PRIIPs Regulation.

**PROHIBITION OF SALES TO UK RETAIL INVESTORS** – The Notes are not intended to be offered, sold, distributed or otherwise made available to and should not be offered, sold, distributed or otherwise made available to any retail investor in the United Kingdom (the “UK”). For these purposes, a retail investor means a person who is not a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of the domestic law of the UK by virtue of the European Union (Withdrawal) Act 2018. Consequently, no disclosure document required by the FCA Product Disclosure Sourcebook (“DISC”) for offering, selling or distributing the Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering, selling or distributing the Notes or otherwise making them available to any retail investor in the UK may be unlawful under DISC and the Consumer Composite Investments (Designated Activities) Regulations 2024.

**UK MiFIR PRODUCT GOVERNANCE / PROFESSIONAL INVESTORS AND ELIGIBLE COUNTERPARTIES ONLY TARGET MARKET** – Solely for the purposes of each manufacturer’s product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is only eligible counterparties, as defined in the FCA Handbook Conduct of Business Sourcebook (“COBS”), and professional clients, as defined in UK MiFIR; and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Notes (a “distributor”) should take into consideration the manufacturers’ target market assessment; however, a distributor subject to the FCA Handbook Product Intervention and Product Governance Sourcebook is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturers’ target market assessment) and determining appropriate distribution channels.

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth in the Prospectus dated 23 April 2026 which, together with the supplementary prospectuses dated 30 April 2026, 19 May 2026, 15 June 2026 and 29 July 2026, constitutes (with the exception of certain sections) a base prospectus (the “**Base Prospectus**”) for the purposes of the UK Prospectus Regime. This document constitutes the Final Terms of the Notes described herein for the purposes of the UK Prospectus Regime and must be read in conjunction with the Base Prospectus in order to obtain all the relevant information. The Base Prospectus is available for viewing at 1 Basinghall Avenue, London EC2V 5DD, United Kingdom and <https://www.sc.com/en/investors/> and copies may be obtained from 1 Basinghall Avenue, London EC2V 5DD, United Kingdom.

The expression “**UK Prospectus Regime**” means the FCA Handbook Prospectus Rules: Admission to Trading on a Regulated Market sourcebook and the Public Offers and Admissions to Trading Regulations 2024.

|           |                                                                                                                    |                                                                                                                                                            |
|-----------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>1</b>  | (i) Issuer:                                                                                                        | Standard Chartered PLC                                                                                                                                     |
|           | (ii) Guarantor (only for Section 3(a)(2) Notes issued by Standard Chartered Bank, acting through its head office): | Not Applicable                                                                                                                                             |
| <b>2</b>  | (i) Series Number:                                                                                                 | 325                                                                                                                                                        |
|           | (ii) Tranche Number:                                                                                               | 1                                                                                                                                                          |
|           | (iii) Date on which the Notes will be consolidated and form a single Series:                                       | Not Applicable                                                                                                                                             |
| <b>3</b>  | Currency or Currencies:                                                                                            | United States Dollars (“ <b>U.S.\$</b> ”)                                                                                                                  |
| <b>4</b>  | Aggregate Nominal Amount:                                                                                          |                                                                                                                                                            |
|           | (i) Series:                                                                                                        | U.S.\$1,000,000,000                                                                                                                                        |
|           | (ii) Tranche:                                                                                                      | U.S.\$1,000,000,000                                                                                                                                        |
| <b>5</b>  | Issue Price:                                                                                                       | 100.000 per cent. of the Aggregate Nominal Amount                                                                                                          |
| <b>6</b>  | Denominations:                                                                                                     | U.S.\$200,000 and integral multiples of U.S.\$1,000 in excess thereof                                                                                      |
| <b>7</b>  | Calculation Amount:                                                                                                | U.S.\$1,000                                                                                                                                                |
| <b>8</b>  | (i) Issue Date:                                                                                                    | 13 August 2026                                                                                                                                             |
|           | (ii) Interest Commencement Date:                                                                                   | Issue Date                                                                                                                                                 |
| <b>9</b>  | Maturity Date:                                                                                                     | 13 August 2030                                                                                                                                             |
| <b>10</b> | Interest Basis:                                                                                                    | Reset Notes<br>(see paragraph 17 below)                                                                                                                    |
| <b>11</b> | Redemption/Payment Basis:                                                                                          | Subject to any purchase and cancellation or early redemption, the Notes will be redeemed on the Maturity Date at 100.000 per cent. of their nominal amount |
| <b>12</b> | Change of Interest:                                                                                                | Not Applicable                                                                                                                                             |
| <b>13</b> | Put/Call Options:                                                                                                  | Issuer Call<br>Loss Absorption Disqualification Event Call<br>Clean-up Call                                                                                |

|           |                                                              |                               |
|-----------|--------------------------------------------------------------|-------------------------------|
| <b>14</b> | (i) Status of the Notes:                                     | Senior                        |
|           | (ii) Section 3(a)(2) Notes:                                  | Not Applicable                |
|           | (iii) Date of Board approval for issuance of Notes obtained: | Not Applicable                |
|           | (iv) Events of Default:                                      | Restrictive Events of Default |

**PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE**

|           |                                                                                                            |                                                                                                                                                                                                     |
|-----------|------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>15</b> | <b>Fixed Rate Note Provisions</b>                                                                          | Not Applicable                                                                                                                                                                                      |
| <b>16</b> | <b>Floating Rate Note Provisions</b>                                                                       | Not Applicable                                                                                                                                                                                      |
| <b>17</b> | <b>Reset Note Provisions</b>                                                                               | Applicable                                                                                                                                                                                          |
|           | (i) Initial Rate of Interest:                                                                              | 5.076 per cent. per annum                                                                                                                                                                           |
|           | (ii) First Margin:                                                                                         | +0.78 per cent. per annum                                                                                                                                                                           |
|           | (iii) Subsequent Margin:                                                                                   | Not Applicable                                                                                                                                                                                      |
|           | (iv) Interest Payment Dates:                                                                               | 13 February and 13 August in each year, commencing on the First Interest Payment Date (in each case with payment made in accordance with Condition 6(h) (if applicable) without impacting accruals) |
|           | (v) First Interest Payment Date:                                                                           | 13 February 2027                                                                                                                                                                                    |
|           | (vi) Fixed Coupon Amount payable on each Interest Payment Date up to (and including) the First Reset Date: | U.S.\$25.380 per Calculation Amount                                                                                                                                                                 |
|           | (vii) Broken Amount(s):                                                                                    | Not Applicable                                                                                                                                                                                      |
|           | (viii) First Reset Date:                                                                                   | 13 August 2029                                                                                                                                                                                      |
|           | (ix) Second Reset Date:                                                                                    | Not Applicable                                                                                                                                                                                      |
|           | (x) Subsequent Reset Date:                                                                                 | Not Applicable                                                                                                                                                                                      |
|           | (xi) Reset Rate:                                                                                           | Reference Bond                                                                                                                                                                                      |
|           | (xii) Relevant Screen Page:                                                                                | Not Applicable                                                                                                                                                                                      |
|           | (xiii) Mid-Swap Rate:                                                                                      | Not Applicable                                                                                                                                                                                      |
|           | (xiv) Mid-Swap Floating Leg Benchmark:                                                                     | Not Applicable                                                                                                                                                                                      |
|           | (xv) Mid-Swap Maturity:                                                                                    | Not Applicable                                                                                                                                                                                      |
|           | (xvi) U.S. Treasury Rate Maturity:                                                                         | Not Applicable                                                                                                                                                                                      |
|           | (xvii) Day Count Fraction (Condition 4(k)):                                                                | 30/360                                                                                                                                                                                              |
|           | (xviii) Relevant Time:                                                                                     | Not Applicable                                                                                                                                                                                      |
|           | (xix) Interest Determination Dates:                                                                        | Not Applicable                                                                                                                                                                                      |
|           | (xx) Business Day Convention (Condition 4(b)):                                                             | Not Applicable                                                                                                                                                                                      |
|           | (xxi) Relevant Currency:                                                                                   | United States Dollars                                                                                                                                                                               |
|           | (xxii) Relevant Financial Centre(s) (Condition 4(k)):                                                      | Not Applicable                                                                                                                                                                                      |

|                                          |                                                                                                                                                                                                            |                                                                                  |
|------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------|
|                                          | (xxiii) Benchmark Discontinuation:                                                                                                                                                                         | Not Applicable                                                                   |
|                                          | (xxiv) Business Day Financial Centre(s) (Condition 4(k)):                                                                                                                                                  | Not Applicable                                                                   |
| <b>18</b>                                | <b>Zero Coupon Note Provisions</b>                                                                                                                                                                         | Not Applicable                                                                   |
| <b>PROVISIONS RELATING TO REDEMPTION</b> |                                                                                                                                                                                                            |                                                                                  |
| <b>19</b>                                | <b>Issuer Call</b>                                                                                                                                                                                         | Applicable                                                                       |
|                                          | (i) Optional Redemption Date(s):                                                                                                                                                                           | 13 August 2029                                                                   |
|                                          | (ii) Call Option Redemption Amount(s) and method, if any, of calculation of such amount(s):                                                                                                                | U.S.\$1,000 per Calculation Amount                                               |
|                                          | (iii) Make Whole Redemption Amount:                                                                                                                                                                        | Not Applicable                                                                   |
|                                          | (iv) If redeemable in part:                                                                                                                                                                                |                                                                                  |
|                                          | (a) Minimum Call Option Redemption Amount:                                                                                                                                                                 | Not Applicable                                                                   |
|                                          | (b) Maximum Call Option Redemption Amount:                                                                                                                                                                 | Not Applicable                                                                   |
|                                          | (v) Notice period:                                                                                                                                                                                         | As per Condition 5(d)                                                            |
| <b>20</b>                                | <b>Regulatory Capital Call</b>                                                                                                                                                                             | Not Applicable                                                                   |
| <b>21</b>                                | <b>Loss Absorption Disqualification Event Call</b>                                                                                                                                                         | Applicable                                                                       |
|                                          | Redeemable on days other than Interest Payment Dates (Condition 5(f)):                                                                                                                                     | Yes                                                                              |
| <b>22</b>                                | <b>Clean-up Call</b>                                                                                                                                                                                       | Applicable                                                                       |
|                                          | (i) Clean-up Call Threshold:                                                                                                                                                                               | 75 per cent.                                                                     |
|                                          | (ii) Clean-up Call Optional Redemption Date(s):                                                                                                                                                            | Any day from (and including) the Issue Date to (but excluding) the Maturity Date |
|                                          | (iii) Call Option Redemption Amount(s) and method, if any, of calculation of such amount(s):                                                                                                               | U.S.\$1,000 per Calculation Amount                                               |
|                                          | (iv) Notice period:                                                                                                                                                                                        | As per Condition 5(h)                                                            |
| <b>23</b>                                | <b>Put Option</b>                                                                                                                                                                                          | Not Applicable                                                                   |
| <b>24</b>                                | <b>Final Redemption Amount of each Note</b>                                                                                                                                                                | U.S.\$1,000 per Calculation Amount                                               |
| <b>25</b>                                | <b>Early Redemption Amount</b>                                                                                                                                                                             |                                                                                  |
|                                          | (i) Early Redemption Amount(s) per Calculation Amount payable on redemption for taxation reasons, due to Regulatory Capital Event or due to Loss Absorption Disqualification Event or on event of default: | U.S.\$1,000 per Calculation Amount                                               |

- |       |                                                                                              |                |
|-------|----------------------------------------------------------------------------------------------|----------------|
| (ii)  | Redeemable on days other than Interest Payment Dates (Condition 5(c)):                       | Yes            |
| (iii) | Unmatured Coupons to become void upon early redemption (Bearer Notes only) (Condition 6(f)): | Not Applicable |

#### GENERAL PROVISIONS APPLICABLE TO THE NOTES

- |           |                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------|--------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>26</b> | <b>Form of Notes:</b>                                                                                        | Registered Notes<br><br>Unrestricted Global Certificate registered in the name of a nominee for a common depositary for Euroclear and Clearstream, Luxembourg exchangeable for Definitive Certificates in the limited circumstances specified in the Unrestricted Global Certificate<br><br>One or more Restricted Global Certificate(s) registered in the name of a nominee for DTC exchangeable for Definitive Certificates in the limited circumstances specified in the Restricted Global Certificate(s) |
| <b>27</b> | <b>New Global Note:</b>                                                                                      | No                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>28</b> | <b>Business Day Jurisdiction(s) (Condition 6(h)) or other special provisions relating to Payment Dates:</b>  | London and New York                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>29</b> | <b>Talons for future Coupons to be attached to Definitive Notes (and dates on which such Talons mature):</b> | No                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |

#### THIRD PARTY INFORMATION

The rating definitions provided in Part B, Item 2 of these Final Terms have been extracted from the websites of S&P Hong Kong, Fitch UK and Moody's Singapore and/or their affiliates, as the case may be. The Issuer confirms that such information has been accurately reproduced and that, so far as it is aware, and is able to ascertain from information published by S&P Hong Kong, Fitch UK and Moody's Singapore and/or their affiliates, as the case may be, no facts have been omitted which would render the reproduced information inaccurate or misleading.

Signed on behalf of the Issuer:

A handwritten signature in black ink, appearing to be 'P. H. H.' or similar, written over a dotted line.

By: .....

*Duly authorised*

## PART B – OTHER INFORMATION

### 1 LISTING:

- (i) Listing: Official List of the FCA and trading on the London Stock Exchange.
- (ii) Admission to trading: Application has been made by the Issuer (or on its behalf) for the Notes to be admitted to trading on the London Stock Exchange's main market with effect from on or around 13 August 2026.
- (iii) Estimated total expenses of £6,700 admission to trading:

### 2 RATINGS

Ratings: The Notes to be issued are expected to be assigned the following ratings:

S&P Hong Kong: BBB+

An obligation rated 'BBB' exhibits adequate protection parameters. However, adverse economic conditions or changing circumstances are more likely to weaken the obligor's capacity to meet its financial commitments on the obligation. The plus (+) sign shows relative standing within the rating categories.

(Source: S&P, [https://www.standardandpoors.com/en\\_US/web/guest/article/-/view/sourceId/504352](https://www.standardandpoors.com/en_US/web/guest/article/-/view/sourceId/504352))

Moody's Singapore: A3

An obligation rated 'A' is judged to be upper-medium grade and are subject to low credit risk. The modifier '3' indicates a ranking in the lower end of that rating category.

(Source: Moody's, <https://www.moody's.com/ratings-process/Ratings-Definitions/002002>)

Fitch UK: A

An obligation rated 'A' denotes an expectation of low default risk. The capacity for payment of financial commitments is considered strong. This capacity may, nevertheless, be more vulnerable to adverse business or economic conditions than is the case for higher ratings.

(Source, Fitch Ratings, <https://www.fitchratings.com/products/rating-definitions>)



### 3 INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save for any fees payable to the Managers, so far as the Issuer is aware, no person involved in the offer of the Notes has an interest material to the offer.

The Managers and their affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

### 4 YIELD

Indication of yield: See "General Information" in the Base Prospectus.  
Calculated as 5.076 per cent. on the Issue Date in respect of the period from (and including) the Issue Date to (but excluding) the First Reset Date.  
As set out above, the yield is calculated at the Issue Date on the basis of the Issue Price. It is not an indication of future yield.

### 5 ESTIMATED NET PROCEEDS

Estimated net proceeds: U.S.\$997,250,000

### 6 OPERATIONAL INFORMATION

(i) ISIN:

- |     |                                             |              |
|-----|---------------------------------------------|--------------|
| (a) | Unrestricted Global Registered Certificate: | XS3465649039 |
| (b) | Restricted Global Registered Certificate:   | US85325C2R29 |

(ii) Common Code:

- |     |                                             |           |
|-----|---------------------------------------------|-----------|
| (a) | Unrestricted Global Registered Certificate: | 346564903 |
| (b) | Restricted Global Registered Certificate:   | 346779381 |

(iii) CUSIP Number:

- |     |                                             |           |
|-----|---------------------------------------------|-----------|
| (a) | Unrestricted Global Registered Certificate: | G84228HP6 |
| (b) | Restricted Global Registered Certificate:   | 85325C2R2 |

(iv) FISN:

- |     |                                             |                                                                                                                                                                                                                   |
|-----|---------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| (a) | Unrestricted Global Registered Certificate: | The FISN for the Notes will be as set out on the website of the Association of National Numbering Agencies (ANNA) or alternatively sourced from the responsible National Numbering Agency that assigned the ISIN. |
| (b) | Restricted Global Registered Certificate:   | The FISN for the Notes will be as set out on the website of the Association of National Numbering Agencies (ANNA) or alternatively sourced from the responsible National Numbering Agency that assigned the ISIN. |

- (v) CFI Code:
- (a) Unrestricted Global Registered Certificate: The CFI Code for the Notes will be as set out on the website of the Association of National Numbering Agencies (ANNA) or alternatively sourced from the responsible National Numbering Agency that assigned the ISIN.
- (b) Restricted Global Registered Certificate: The CFI Code for the Notes will be as set out on the website of the Association of National Numbering Agencies (ANNA) or alternatively sourced from the responsible National Numbering Agency that assigned the ISIN.
- (vi) Any clearing system(s) other than Euroclear Bank SA/NV, Clearstream Banking, SA, the CMU, DTC and the relevant identification number(s): Not Applicable
- (vii) Delivery: Delivery free of payment
- (viii) Names and addresses of initial Paying Agent(s): The Bank of New York Mellon, London Branch 160 Queen Victoria Street, London EC4V 4LA, United Kingdom
- (ix) Names and addresses of additional Paying Agent(s) (if any): Not Applicable
- (x) LEI: U4LOSYZ7YG4W3S5F2G91
- (xi) Intended to be held in a manner which would allow Eurosystem eligibility: No. Whilst the designation is specified as "no" at the date of these Final Terms, should the Eurosystem eligibility criteria be amended in the future such that the Notes are capable of meeting them the Notes may then be deposited with one of the ICSDs as common safekeeper, and registered in the name of a nominee of one of the ICSDs acting as common safekeeper. Note that this does not necessarily mean that the Notes will then be recognised as eligible collateral for Eurosystem monetary policy and intra day credit operations by the Eurosystem at any time during their life. Such recognition will depend upon the ECB being satisfied that Eurosystem eligibility criteria have been met
- (xii) Relevant Benchmark: Not Applicable

## 7 DISTRIBUTION

- (i) Method of distribution: Syndicated
- (ii) If syndicated:
- (a) Names of Managers: **Joint Lead Managers**  
BofA Securities, Inc.  
Citigroup Global Markets Inc.  
Deutsche Bank Securities Inc.  
Goldman Sachs International  
Mizuho Securities USA LLC

Standard Chartered Bank

**Co-Managers**

Abu Dhabi Commercial Bank PJSC

CIBC World Markets Corp.

Desjardins Securities Inc.

Emirates NBD Bank PJSC

First Abu Dhabi Bank PJSC

Mashreqbank PSC

National Bank of Canada Financial Inc.

QNB Capital LLC

(b) Stabilisation Manager(s) (if any): Standard Chartered Bank

(iii) If non-syndicated, name of Dealer: Not Applicable

(iv) U.S. Selling Restrictions: Reg. S Compliance Category 2; TEFRA not applicable

Rule 144A: Qualified Institutional Buyers only