

## **Final Terms**

**STANDARD CHARTERED PLC**

and

**STANDARD CHARTERED BANK**

and

**STANDARD CHARTERED BANK (HONG KONG) LIMITED**

and

**STANDARD CHARTERED FIRST BANK KOREA LIMITED**

**U.S.\$27,500,000,000**  
**Debt Issuance Programme**

**U.S.\$2,000,000,000 3.850 per cent. Notes due 2015**

**Issued by**  
**Standard Chartered PLC**

**Barclays Capital Inc.**  
**Credit Agricole Securities (USA) Inc.**  
**J.P. Morgan Securities Inc.**  
**Standard Chartered Bank**

The date of the Final Terms is 21 April 2010

## PART A – CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth in the Prospectus dated 5 November 2009 and the Supplementary Prospectus dated 16 April 2010, which together constitute (with the exception of certain sections) a base prospectus for the purposes of the Prospectus Directive (Directive 2003/71/EC) (the "**Prospectus Directive**"). This document constitutes the final terms of the Notes described herein for the purposes of Article 5.4 of the Prospectus Directive and must be read in conjunction with such Prospectus as so supplemented. Full information on the Issuer and the offer of the Notes is only available on the basis of the combination of these Final Terms and the Prospectus as so supplemented. The Prospectus and the Supplementary Prospectuses are available for viewing at the registered office of the Issuer at 1 Aldermanbury Square, London EC2V 7SB.

1	Issuer:	Standard Chartered PLC
2	(i) Series Number:	41
	(ii) Tranche Number:	1
3	Currency or Currencies:	United States Dollars ("U.S.\$")
4	Aggregate Nominal Amount:	
	(i) Series:	U.S.\$2,000,000,000
	(ii) Tranche:	U.S.\$2,000,000,000
5	Issue Price:	99.941 per cent. of the Aggregate Nominal Amount
6	Denominations:	U.S.\$100,000 and integral multiples of U.S.\$1,000 in excess thereof
7	Calculation Amount:	U.S.\$1,000
8	(i) Issue Date:	27 April 2010
	(ii) Interest Commencement Date:	Issue Date
9	Maturity Date:	27 April 2015
10	Interest Basis:	3.850 per cent. per annum Fixed Rate (further particulars specified below)
11	Redemption/Payment Basis:	Redemption at par
12	Change of Interest or Redemption/Payment Basis:	Not Applicable
13	Put/Call Options:	Not Applicable
14	(i) Status of the Notes:	Senior Notes
	(ii) Date of Board approval for issuance of Notes obtained:	Not Applicable
15	Method of distribution:	Syndicated

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

16	Fixed Rate Note Provisions	Applicable
	(i) Rate of Interest:	3.850 per cent. per annum payable semi-

		annually in arrear
(ii)	Interest Payment Date(s):	27 April and 27 October in each year, commencing on 27 October 2010, up to and including 27 April 2015
(iii)	Fixed Coupon Amount:	U.S.\$19.25 per Calculation Amount
(iv)	Broken Amount(s):	Not Applicable
(v)	Day Count Fraction (Condition 4(j)):	30/360
(vi)	Determination Dates:	Not Applicable
(vii)	Other terms relating to the method of calculating interest for Fixed Rate Notes:	Not Applicable
<b>17</b>	<b>Floating Rate Note Provisions</b>	Not Applicable
<b>18</b>	<b>Zero Coupon Note Provisions</b>	Not Applicable
<b>19</b>	<b>Index-Linked Interest Note Provisions</b>	Not Applicable
<b>20</b>	<b>Dual Currency Note Provisions</b>	Not Applicable

#### PROVISIONS RELATING TO REDEMPTION

<b>21</b>	<b>Call Option</b>	Not Applicable
<b>22</b>	<b>Put Option</b>	Not Applicable
<b>23</b>	<b>Final Redemption Amount of each Note</b>	Nominal Amount
<b>24</b>	<b>Early Redemption Amount</b>	
(i)	Early Redemption Amount(s) per Calculation Amount payable on redemption for taxation reasons or on event of default or other early redemption and/or the method of calculating the same (if required or if different from that set out in the Conditions):	As per Conditions
(ii)	Redemption for taxation reasons permitted 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>25</b>	<b>Form of Notes:</b>	Registered Notes
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Global Certificates exchangeable for Definitive Certificates in the limited circumstances specified in the Global Certificates

26	New Global Note:	No
27	Business Day Jurisdiction(s) (Condition 6(h)) or other special provisions relating to Payment Dates:	New York
28	Talons for future Coupons or Receipts to be attached to Definitive Notes (and dates on which such Talons mature):	No
29	Details relating to Partly Paid Notes: amount of each payment comprising the Issue Price and date on which each payment is to be made and consequences (if any) of failure to pay, including any right of the Issuer to forfeit the Notes and interest due on late payment:	Not Applicable
30	Details relating to Instalment Notes: amount of each instalment, date on which each payment is to be made:	Not Applicable
31	Redenomination, renominatisation and reconventioning provisions:	Not Applicable
32	Consolidation provisions:	Not Applicable
33	Other final terms:	Not Applicable

#### DISTRIBUTION

34	(i) If syndicated, names and addresses of Managers:	<p>Barclays Capital Inc. 745 Seventh Avenue New York, NY 10019 United States of America</p> <p>Credit Agricole Securities (USA) Inc. 1301 Avenue of the Americas New York, NY 10019 United States of America</p> <p>J.P. Morgan Securities Inc. 383 Madison Avenue New York, NY 10179 United States of America</p> <p>Standard Chartered Bank One Basinghall Avenue London EC2V 5DD United Kingdom</p>
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	(ii)	Date of Subscription Agreement:	21 April 2010
	(iii)	Stabilising Manager(s) (if any):	J.P. Morgan Securities Inc.
<b>35</b>		If non-syndicated, name and address of Dealer:	Not Applicable
<b>36</b>		Total commission and concession:	0.30 per cent. of the Aggregate Nominal Amount
<b>37</b>		U.S. Selling Restrictions:	Reg. S Compliance Category: 2; TEFRA not applicable Rule 144A: Qualified Institutional Buyers only
<b>38</b>		Additional selling restrictions:	Not Applicable

**PURPOSE OF FINAL TERMS**

These Final Terms comprise the final terms required to list and have admitted to trading the issue of Notes described herein pursuant to the U.S.\$27,500,000,000 Debt Issuance Programme of Standard Chartered PLC, Standard Chartered Bank, Standard Chartered Bank (Hong Kong) Limited and Standard Chartered First Bank Korea Limited.

**RESPONSIBILITY**

The Issuer accepts responsibility for the information contained in these Final Terms.

Signed on behalf of the Issuer:

By: Pawande

Duly authorised



## PART B – OTHER INFORMATION

### 1 LISTING

- |      |                       |  |
|------|-----------------------|--|
| (i)  | Listing:              | Official List of the UK Listing Authority  |
| (ii) | Admission to trading: | Application has been made for the Notes to be admitted to trading on the London Stock Exchange's regulated market with effect from 27 April 2010 |

### 2 RATINGS

- |          |  |
|----------|--|
| Ratings: | The Notes to be issued are expected to be rated:<br>S&P: A<br>Moody's: A3<br>Fitch: A+ |
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### 3 INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save as discussed in "Subscription and Sale", so far as the Issuer is aware, no person involved in the offer of the Notes has an interest material to the offer

### 4 ESTIMATED TOTAL EXPENSES

- |                           |        |
|---------------------------|--------|
| Estimated total expenses: | £4,200 |
|---------------------------|--------|

### 5 YIELD

- |                      |   |
|----------------------|---|
| Indication of yield: | 3.863 per cent. (semi annual)<br><br>As set out above, the yield is calculated at the Issue Date on the basis of the re-offer Price. It is not an indication of future yield. |
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### 6 OPERATIONAL INFORMATION

- |       |   |  |
|-------|---|--|
| (i)   | Intended to be held in a manner which would allow Eurosystem eligibility:   | No   |
| (ii)  | Restricted Notes:   |  |
| (a)   | ISIN Code:  | US853254AF73   |
| (b)   | CUSIP Number:   | 853254 AF7   |
| (iii) | Unrestricted Notes:   |  |
| (a)   | ISIN Code:  | XS0505252956   |
| (b)   | Common Code:  | 050525295  |
| (iv)  | Any clearing system(s) other than Euroclear Bank S.A./N.V., Clearstream Banking, <i>société anonyme</i> and/or DTC and the relevant identification number(s): | Not Applicable   |
| (v)   | Delivery:   | Delivery free of payment   |
| (vi)  | Names and addresses of initial Paying Agent(s):   | The Bank of New York Mellon<br>One Canada Square<br>London E14 5AL |

	United Kingdom
(vii) Names and addresses of additional Paying Agent(s) (if any):	Not Applicable