FINAL TERMS

STANDARD CHARTERED PLC

and

STANDARD CHARTERED BANK

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

Debt Issuance Programme

CNY 400,000,000 2.50 per cent. Fixed Rate Notes due November 2030 (the "Notes")

Issued by

Standard Chartered PLC

Lead Manager

Standard Chartered Bank

The date of the Final Terms is 14 November 2025.

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 BEARER FORM ("BEARER NOTES") THAT ARE SUBJECT TO U.S. TAX LAW REQUIREMENTS. SUBJECT TO CERTAIN EXCEPTIONS, THE NOTES MAY NOT BE OFFERED OR SOLD OR DELIVERED WITHIN THE UNITED STATES OR TO, OR FOR THE ACCOUNT OR BENEFIT OF, U.S. PERSONS (AS DEFINED IN REGULATION S ("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2014/65/EU (as amended "MiFID II"); (ii) a customer within the meaning of Directive (EU) 2016/97 as amended or superseded (the "IDD"), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II; or (iii) not a qualified investor as defined in Article 2 of Regulation (EU) 2017/1129, as amended (the "EU Prospectus Regulation"). 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 or otherwise made available to and should not be offered, sold 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 one (or more) of: (i) a retail client, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of the domestic law of the UK by virtue of the European Union (Withdrawal) Act 2018 (the "EUWA"); (ii) a customer within the meaning of the provisions of the Financial Services and Markets Act 2000 (the "FSMA") and any rules or regulations made under the FSMA to implement the IDD, where that customer would not qualify as 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 EUWA ("UK MiFIR"); or (iii) not a qualified investor as defined in Article 2 of the EU Prospectus Regulation as it forms part of the domestic law of the UK by virtue of the EUWA (the "UK Prospectus Regulation"). Consequently, no key information document required by the EU PRIIPs Regulation as it forms part of the domestic law of the UK by virtue of the EUWA (the "UK PRIIPs Regulation") for offering or selling the Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation.

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 2025 which, together with the supplementary prospectuses dated 2 May 2025, 31 July 2025 and 30 October 2025 constitute (with the exception of certain sections) a base prospectus (the "Base Prospectus") for the purposes of the UK Prospectus Regulation. This document constitutes the Final Terms of the Notes described herein for the purposes of the UK Prospectus Regulation 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.

1. (i) Issuer: Standard Chartered PLC (ii) Guarantor (only for Section Not Applicable 3(a)(2) Notes issued Standard Chartered Bank, acting through its head office): 2. (i) Series Number: 311 (ii) Tranche Number: (iii) Date on which the Notes will Not Applicable be consolidated and form a single Series: 3. Currency or Currencies: Renminbi-offshore Chinese Yuan ("CNY") 4. Aggregate Nominal Amount: (i) Series: CNY 400,000,000 CNY 400,000,000 (ii) Tranche: 5. Issue Price: 100 per cent. of the Aggregate Nominal Amount 6. CNY 5,000,000 Denominations: Calculation Amount: CNY 5,000,000 7. 8. Issue Date: 21 November 2025 (i) Interest Commencement Issue Date (ii) Date: 9. Maturity Date: 21 November 2030 10. Interest Basis: 2.50 per cent. Fixed Rate (see paragraph 15 below) 11. Redemption/Payment Basis: Subject to any purchase and cancellation or early redemption, the Notes will be redeemed on the Maturity Date at 100 per cent. of their nominal amount 12. Change of Interest: Not Applicable 13. Put/Call Options: **Issuer Call** Loss Absorption Disqualification Event Call Clean-up Call 14. (i) Status of the Notes: Senior

Not Applicable

Section 3(a)(2) Notes:

(ii)

(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

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE					
15.	Fixed Rate Note Provisions		Applicable		
	(i)	Rate of Interest:	2.50 per cent. per annum payable annually in arrear on each Interest Payment Date		
	(ii)	Interest Payment Date(s):	21 November in each year, commencing on 21 November 2026 up to, and including, the Maturity Date, adjusted in accordance with the Following Business Day Convention		
	(iii)	Fixed Coupon Amount:	Not Applicable		
	(iv)	Broken Amount(s):	Not Applicable		
	(v)	Day Count Fraction (Condition 4(k)):	30/360		
	(vi)	Determination Dates:	Not Applicable		
	(vii)	Relevant Currency:	U.S.\$ for the purposes of Condition 6(i) only		
	(viii)	Business Day Financial Centre(s) (Condition 4(k)):	Hong Kong, Beijing, New York and London		
16.	Floating Rate Note Provisions		Not Applicable		
17.	Reset Note Provisions		Not Applicable		
18.	Zero Coupon Note Provisions		Not Applicable		

PROVISIONS RELATING TO REDEMPTION

19.	Issuer Call	Applicable
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(i) Optional Redemption Date(s):

21 November 2028 and 21 November 2029, in each case subject to adjustment in accordance with the Following Business Day Convention

(ii) Call Option Redemption Amount(s) and method, if any, of calculation of such amount(s): The relevant Call Option Redemption Amount per Calculation Amount will be the amount set out next to the corresponding Optional Redemption Date below:

Optional Redemption Date	Call Option Redemption Amount per Calculation Amount
21 November 2028	CNY 5,000,000
21 November 2029	CNY 5 000 000

(iii) Not Applicable Make Whole Redemption Amount: (iv) If redeemable in part: Minimum Call Option Not Applicable (a) Redemption Amount: (b) Maximum Call Option Not Applicable Redemption Amount: Notice period: As per Condition 5(d) (v) 20. **Regulatory Capital Call** Not Applicable 21. **Loss Absorption Disqualification** Applicable **Event Call** Redeemable on days other than Yes Interest Payment Dates (Condition 5(f)): 22. Clean-up Call Applicable 75 per cent. (i) Clean-up Call Threshold: From (and including) the Issue Date to (but (ii) Clean-up Call Optional Redemption Date(s): excluding) the Maturity Date CNY 5,000,000 per Calculation Amount (iii) Call Option Redemption Amount(s) and method, if any, of calculation of such amount(s): As per Condition 5(h) (iv) Notice period: 23. **Put Option** Not Applicable 24. **Final Redemption Amount of each** CNY 5,000,000 per Calculation Amount **Note** 25. **Early Redemption Amount** CNY 5,000,000 per Calculation Amount Early Redemption Amount(s) (i) 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:

Yes

(ii)

Redeemable on days other

(Condition 5(c)):

than Interest Payment Dates

(iii) Unmatured Coupons to Yes become void upon early redemption (Bearer Notes only) (Condition 6(f)):

GENERAL PROVISIONS APPLICABLE TO THE NOTES

26. Form of Notes: Bearer Notes

Temporary Global Note exchangeable for a permanent Global Note which is exchangeable for Definitive Notes in the limited circumstances specified in the permanent Global Note

27. New Global Note: No

28. Business Day Jurisdiction(s)
(Condition 6(h)) or other special
provisions relating to Payment
Dates:

Hong Kong, Beijing, New York and London

29. Talons for future Coupons to be attached to Definitive Notes (and dates on which such Talons mature):

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 Singapore, 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 Singapore, 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:

Ву:

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 21

November 2025.

(iii) Estimated total expenses of admission to trading:

£3,175

2. RATINGS

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

following ratings:

S&P Singapore: 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/sourceld/504352)

Moody's Singapore: A3

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

(Source: Moody's, https://www.moodys.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 Dealer, so far as the Issuer is aware, no person involved in the offer of the Notes has an interest material to the offer.

The Dealer and its 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 2.50 per cent. on the Issue 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: CNY 400,000,000

6. OPERATIONAL INFORMATION

(i) ISIN: HK0001221511

(ii) Common Code: 323310874

(iii) CMU Instrument Number BNYHFN25210

(iv) FISN: 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.

CFI Code: The CFI Code for the Notes will be as set out on the website (v)

> 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 The Bank of New York Mellon, Hong Kong Branch, Level 26, initial Paying Agent(s):

Three Pacific Place, 1 Queen's Road East, Hong Kong

(ix) Names and addresses of Not Applicable

additional Paying Agent(s)

(if any):

(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. 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: Non-syndicated

(ii) If syndicated:

(a) Names of Not Applicable Managers:

(b) Stabilisation Not Applicable Manager(s) (if

any):

(iii) If non-syndicated, name Standard Chartered Bank of Dealer:

(iv) U.S. Selling Restrictions: Reg. S Compliance Category 2; TEFRA D