

FINAL TERMS

STANDARD CHARTERED PLC

and

STANDARD CHARTERED BANK

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

Debt Issuance Programme

U.S.\$400,000,000 Zero Coupon Notes due June 2031 (the "Notes")

Issued by

Standard Chartered PLC

Lead Manager

Standard Chartered Bank

The date of the Final Terms is 16 June 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 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 REGULATIONS ("REGULATIONS") 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2014/65/EU (as amended "**MiFID II**"); or (ii) a customer within the meaning of Directive (EU) 2016/97 as amended or superseded (the "**IDD**"), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II.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 ("**EUWA**"). 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.

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 and 15 June 2026, constitute (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.

1. (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
2. (i) Series Number: 323
- (ii) Tranche Number: 1
- (iii) Date on which the Notes will be consolidated and form a single Series: Not Applicable
3. Currency or Currencies: United States Dollars ("**U.S.\$**")
4. Aggregate Nominal Amount:
 - (i) Series: U.S.\$400,000,000
 - (ii) Tranche: U.S.\$400,000,000
5. Issue Price: 100 per cent. of the Aggregate Nominal Amount
6. Denominations: U.S.\$1,000,000
7. Calculation Amount: U.S.\$1,000,000
8. (i) Issue Date: 18 June 2026
- (ii) Interest Commencement Date: Issue Date
9. Maturity Date: 18 June 2031
10. Interest Basis: Zero Coupon
(see paragraph 18 below)
11. Redemption/Payment Basis: Subject to any purchase and cancellation or early redemption, the Notes will be redeemed on the Maturity Date at 127.0000 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
- (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

15.	Fixed Rate Note Provisions	Not Applicable
16.	Floating Rate Note Provisions	Not Applicable
17.	Reset Note Provisions	Not Applicable
18.	Zero Coupon Note Provisions	Applicable
(i)	Accrual Method (Condition 5(b)):	Linear Accrual
(ii)	Accrual Yield (Condition 5(b)):	5.40 per cent. per annum
(iii)	Day Count Fraction (Condition 4(k)):	30/360
(iv)	Relevant Currency:	U.S.\$

PROVISIONS RELATING TO REDEMPTION

19.	Issuer Call	Applicable														
(i)	Optional Redemption Date(s):	18 June 2028, 18 December 2028, 18 June 2029, 18 December 2029, 18 June 2030 and 18 December 2030														
(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:														
		<table><thead><tr><th>Optional Redemption Date</th><th>Call Option Redemption Amount per Calculation Amount</th></tr></thead><tbody><tr><td>18 June 2028</td><td>U.S.\$1,108,000</td></tr><tr><td>18 December 2028</td><td>U.S.\$1,135,000</td></tr><tr><td>18 June 2029</td><td>U.S.\$1,162,000</td></tr><tr><td>18 December 2029</td><td>U.S.\$1,189,000</td></tr><tr><td>18 June 2030</td><td>U.S.\$1,216,000</td></tr><tr><td>18 December 2030</td><td>U.S.\$1,243,000</td></tr></tbody></table>	Optional Redemption Date	Call Option Redemption Amount per Calculation Amount	18 June 2028	U.S.\$1,108,000	18 December 2028	U.S.\$1,135,000	18 June 2029	U.S.\$1,162,000	18 December 2029	U.S.\$1,189,000	18 June 2030	U.S.\$1,216,000	18 December 2030	U.S.\$1,243,000
Optional Redemption Date	Call Option Redemption Amount per Calculation Amount															
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18 June 2029	U.S.\$1,162,000															
18 December 2029	U.S.\$1,189,000															
18 June 2030	U.S.\$1,216,000															
18 December 2030	U.S.\$1,243,000															
(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)
20.	Regulatory Capital Call	Not Applicable
21.	Loss Absorption Disqualification Event Call	Applicable
	Redeemable on days other than Interest Payment Dates (Condition 5(f)):	Yes
22.	Clean-up Call	Applicable
	(i) Clean-up Call Threshold:	75 per cent.
	(ii) Clean-up Call Optional Redemption Date(s):	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):	Amortised Face Amount per Calculation Amount (<i>calculated in accordance with Condition 5(b)(ii) and, if relevant, Condition 5(b)(iii)</i>)
	(iv) Notice period:	As per Condition 5(h)
23.	Put Option	Not Applicable
24.	Final Redemption Amount of each Note	U.S.\$1,270,000 per Calculation Amount
25.	Early Redemption Amount	
	(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:	Condition 5(b) applies
	(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)):	Yes

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: | London and New York |
| 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 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:

/s/ Richard Staff

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 18 June 2026. |
| (iii) | Estimated total expenses of admission to trading: | £6,500 |

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 category.

(Source: S&P,

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 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.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 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. ESTIMATED NET PROCEEDS

Estimated net proceeds: U.S.\$400,000,000

5. OPERATIONAL INFORMATION

- (i) ISIN: XS3404491188
- (ii) Common Code: 340449118
- (iii) 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.
- (iv) CFI Code: 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.
- (v) Any clearing system(s) other than Euroclear Bank SA/NV, Clearstream Banking, SA, the CMU, DTC and the relevant identification number(s): Not Applicable
- (vi) Delivery: Delivery free of payment
- (vii) 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
- (viii) Names and addresses of additional Paying Agent(s) (if any): Not Applicable
- (ix) LEI: U4LOSZY7YG4W3S5F2G91
- (x) 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.

(xi) Relevant Benchmark: Not Applicable

6. DISTRIBUTION

(i) Method of distribution: Non-syndicated

(ii) If syndicated:

(a) Names of Managers: Not Applicable

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

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

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