



Standard Chartered serves Consumer, Wholesale and Private Banking customers worldwide. The Bank combines deep local knowledge with global capability to offer a wide range of innovative products and services as well as award-winning solutions.

Trusted across its network for its standard of governance and corporate responsibility, Standard Chartered takes a long-term view of the consequences of its actions to ensure that the Bank builds a sustainable business through social inclusion, environmental protection and good governance.

Standard Chartered is also committed to all its stakeholders by living its values in its approach towards managing its people, exceeding expectations of its customers, making a difference in communities and working with regulators.

Standard Chartered Bank (SCB) is incorporated in England with limited liability by Royal Charter in 1853 Reference Number ZC 18 and its principal office is situated in England at 1 Aldermanbury Square, London EC2V 7SB. In the United Kingdom, SCB is authorised and regulated by the Financial Services Authority ('FSA') and is entered into the FSA register under number 114276. The Standard Chartered Private Bank is the private banking division of Standard Chartered Bank. Banking services may be carried out internationally by different SCB legal entities according to local regulatory requirements. Not all products and services are provided by all SCB branches subsidiaries and affiliates. The material and information contained in this document is provided for general information only and should not be used as a basis for making business decisions.

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The Standard Chartered  
Private Bank

## Standard Chartered Bank

An introduction

The Standard Chartered Private Bank is the private banking division of Standard Chartered Bank



**Standard Chartered PLC is listed on both the London Stock Exchange and the Hong Kong Stock Exchange and is consistently ranked in the top 25 among FTSE-100 companies by market capitalisation.**

Standard Chartered has a history of over 150 years in banking and operates in many of the world's fastest-growing markets with an extensive global network of over 1,750 branches (including subsidiaries, associates and joint ventures) in over 70 countries.

One of the world's most international banks, Standard Chartered employs over 75,000 people, representing 115 nationalities, worldwide. This diversity lies at the heart of the Bank's values and supports the Bank's growth as the world increasingly becomes one market.

With strong organic growth supported by strategic alliances and acquisitions and driven by its strengths in the balance and diversity of its business, products, geography and people, Standard Chartered is well positioned in the growth markets.

## A Heritage of Banking

Formed through the merger of the Standard Bank of British South Africa (founded 1863) and the Chartered Bank of India, Australia and China (founded 1853), Standard Chartered Bank has since become a leading international bank with a presence in 70 countries. Today, our scope of operations has extended to include Consumer, Wholesale and Private Banking.

From the early 90s, Standard Chartered has focused on developing its strong franchises in growth markets using its operations in the United Kingdom and North America to provide customers with a bridge between these markets. It would focus on consumer, corporate and institutional banking, and on the provision of treasury services – areas in which we had particular strength and expertise.

In the new millennium we acquired Grindlays Bank from the ANZ Group and Chase Consumer Banking operations in Hong Kong in 2000.

## Recent Strategic Alliances and Acquisitions

In the last few years, we achieved relevant milestones through several key strategic alliances and acquisitions. Most importantly, these will serve to extend our customer and geographic reach and broaden our product range.

- We successfully acquired and integrated American Express Bank in 2008, adding capability and scale to the Financial Institutions and Private Banking businesses.
- We completed, rebranded and successfully integrated SC First Bank in Korea, which to date is the biggest acquisition in our history.
- We completed full integration between Standard Chartered Bank Thailand and Standard Chartered Nakornthon Bank.
- We formed strategic alliances with Fleming Family & Partners to expand private wealth management in Asia and the Middle East.
- We acquired stakes in ACB Vietnam and Travelex.
- We acquired a stake in Bohai Bank in Tianjin, China, making us the first foreign bank to be allowed a stake in a local bank in China.

- We acquired a 25% stake in First Africa Group Holdings in June 2006.
- We acquired an additional 26% stake in Permata Bank through our consortium with PT Astra International, thus giving the consortium a total stake of 89%.
- We acquired Union Bank in Pakistan in September 2006 and we have successfully rebranded all branches.
- We launched a tender offer in the end of 2006 for a 100% stake in Hsinchu International Bank, Taiwan.

## Serving the Global Community

The strength of Standard Chartered Bank lies in its people, united and committed to serving its customers across the world. The multicultural diversity of the staff is its great asset in upholding the Bank's values and supporting its growth in what has increasingly become one global market.

Driven by the balance and diverse variety of its business, products, geography and people, Standard Chartered is well positioned in the emerging trade corridors of the world. The Bank's operations bridge across all global markets, and include the provision of consumer, corporate and institutional banking and treasury services.

## Balanced Growth, Driving Performance

Our performance is well balanced among businesses that are innovating and diversifying to meet the changing needs of customers and clients in some of the world's most exciting and dynamic markets.

### Consumer Banking

The Consumer Banking business currently serves over 14 million customers across its focus markets. It provides a wide range of innovative products and services such as credit cards, personal loans, mortgages, deposit taking and wealth management services to both individual customers and Small and Medium Enterprises (SMEs).

### Private Banking

The Standard Chartered Private Bank currently operates in 30 locations globally and is committed to protecting, managing and growing the wealth of its clients. This is built upon the foundation of trust and through the establishment of great personal relationships.

The Bank's expertise is in its deep roots in some of the world's fastest growing economies where it has an extensive understanding of these vibrant, rewarding and dynamic investment markets. It is international yet also local.

The Standard Chartered Private Bank's services take into account clients' fundamental beliefs and values, offering top-tier global and local investment managers. As a highly-rated commercial bank, Standard Chartered also offers private clients first-class credit and transaction banking services.

### Wholesale Banking

Wholesale Banking serves corporate and institutional clients in the fields of trade finance, cash management, lending, securities services, foreign exchange, debt capital markets and corporate finance. Our focus is on a client-driven business and being an international bank of choice in our key markets.

## Making a Difference

At Standard Chartered, we believe that our future success depends on our ability to deliver a sustainable business. Our strategy will help us take a long-term view of the implications of everything we do. This means making responsible decisions that benefit our business, the economy, society and the environment – and build up the trust of all our stakeholders.

Our 'building a sustainable business' strategy explicitly recognises seven areas where we and our stakeholders believe we are most likely to make the greatest contribution to sustainability.

They are:

- Sustainable lending – making sure that when we lend money we are aware of the environmental, social and governance risks attached to such decisions and that we take steps to address them.
- Tackling financial crime – making sure that we have the right systems in place to detect such things as fraud and money laundering and exceed, rather than simply meet, increasingly stringent legal requirements.
- Access to financial services – making sure we develop new ways for those deprived of banking services to get proper access to finance so that they can improve their standard of living and economic independence.
- Responsible selling and marketing – making sure we treat customers fairly and set the highest standards in service and transparency.
- Protecting the environment – making sure we not only minimise our own direct impact on the environment but support others, such as customers, to do the same. We also want to support the development and commercialisation of technologies and schemes that tackle environmental threats like climate change.
- Creating a great place to work – making sure that our people, who represent 115 nationalities from over 70 countries, feel valued, included and engaged. We are determined to attract, develop and retain the best people and to leverage the strength the diversity of our people brings, which is an incomparable advantage.
- Community investment – making sure we involve our employees and utilise our core expertise, networks and resources to help communities develop and economies to grow.

For more information, please visit [www.privatebank.standardchartered.com](http://www.privatebank.standardchartered.com)

