

Standard Chartered breaks new ground with Breeze Banking

FIRST IN INDIA TO OFFER PERSONALISED AND SOCIAL MEDIA INTEGRATED BANKING SERVICES

Mumbai, 14 November 2011: Standard Chartered Bank today unveiled Breeze Banking for India – becoming the first international bank to introduce a suite of customisable banking services incorporating internet, smartphone technology and social media.

Breeze Banking addresses the financial needs of India's growing segment of tech-savvy, globally-connected urban tribe who value convenience, personalised services and transaction freedom.

According to Mr Sanjeeb Chaudhuri, Regional Head of South Asia & Chief Marketing Officer, Consumer Banking, "Increasingly, today's customers are becoming more international in their outlook, socially networked, confident and in control. These customers are part of an urban tribe demanding banking services on their own terms. They are ambitious and self-expressive, seeking to co-create their own banking experience."

Mr Chaudhuri said, "Breeze Banking answers the call of a new generation of customers who expect to interact with banks in entirely different ways and I invite them to come and co-create their banking experience with Standard Chartered."

Breeze Banking enables Standard Chartered customers to co-create their banking experience:

- **Personal card design** – an online design tool allows customers to create a unique credit or debit card with their own pictures, or from a gallery of themed images.
- **Rewards personalisation** – customers can customise their rewards program by selecting the spend categories relevant to their lifestyles and earn points faster.
- **Instant access to a Virtual Banker** – internet banking customers can chat online in real time with a Virtual Banker who can provide solutions to their financial needs.
- **Savings 'Wishlist'** – our customers can set savings targets and share their wishes, progress and achievements via their Facebook pages.
- **Lifestyle offers with mCompass** – a free smartphone application with location-based technology and social media integration allows our customers receive and share with their friends special deals and promotions while they are on-the-go.

A savings account with a debit card and a MasterCard Titanium credit card completes the Breeze Banking suite of services.

"Breeze Banking is a tangible example of Standard Chartered's leadership in

service innovation by providing an outstanding customer experience through the innovative use of internet, smartphone and social media technologies,” Mr Chaudhuri added.

Visit breezebanking.standardchartered.co.in today and experience the world of Breeze Banking!

Standard Chartered Bank in India

Standard Chartered Bank is India’s largest international bank with 94 branches in 37 cities, a combined customer base of around 2 million retail customers and more than 2,000 corporate and institutional relationships. Key businesses comprise Consumer Banking, including deposits, loans, wealth management, private banking and SME banking; and Wholesale Banking, which includes cash transaction banking, treasury, corporate finance and custody services.

For more information, visit the following links:

standardchartered.co.in

breezebanking.standardchartered.co.in

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BACKGROUND INFORMATION

BREEZE BANKING BREAKS NEW GROUND IN INDIA

About the globally-connected urban tribe

From an extensive survey conducted in China, Hong Kong, Singapore, Korea, and India, Standard Chartered identified an emerging segment defined by their lifestyle preferences.

From the survey, we can see that globally-connected consumers in India are confident, affluent, successful and in-control.

They are defined by several traits:

- **Tech-savvy:** they are spending more 'on-screen' time and visiting branches less.
- **Seek instant gratification:** they value a banking relationship that is rewarding and distinctly beneficial but show less willingness to wait for

rewards.

- **International outlook or needs:** globally-connected customers may travel, work or live in multiple locations
- **Transaction freedom and convenience:** they are 'on the go' and value an intuitive, simple and reliable way to access or manage their finances. They expect banking services to be fast, convenient and readily available.
- **Banking experience that is customised to reflect their individual tastes:** customers are trend-setting and value quality, exceptional customer experiences and financial solutions that express their individualism as consumers. One size does not fit all.