

Final Terms

STANDARD CHARTERED PLC
and
STANDARD CHARTERED BANK
U.S.\$77,500,000,000
Debt Issuance Programme

JPY 10,000,000,000 Fixed Rate Notes due August 2029

Issued by

Standard Chartered PLC

Standard Chartered Bank

The date of the Final Terms is 7th August 2018

The Notes have not been and will not be registered under the U.S. Securities Act of 1933 (the "Securities Act") or with any securities regulatory authority of any State or other jurisdiction of the United States. The Notes may include notes issued in bearer form ("Bearer Notes") or in bearer form exchangeable for notes in registered form ("Exchangeable Bearer Notes") that are subject to U.S. tax law requirements. Subject to certain exceptions, the Notes may not be offered or sold or, in the case of Bearer Notes or Exchangeable Bearer Notes, 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).

Notes in registered form ("Registered Notes") may be offered and sold (i) in the United States or to U.S. persons in reliance on Rule 144A under the Securities Act ("Rule 144A") only to qualified institutional buyers ("QIBs") as defined in Rule 144A and (ii) outside the United States to non-U.S. persons in reliance on 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.

PART A – CONTRACTUAL TERMS

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 (“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 2002/92/EC (as amended, “IMD”), 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 Directive 2003/71/EC (as amended, the “Prospectus Directive”). Consequently no key information document required by Regulation (EU) No 1286/2014 (as amended, the “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 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 19 June 2018 which, together with the supplementary Prospectus dated 31 July 2018 constitute (with the exception of certain sections) a base prospectus (the “Base Prospectus”) for the purposes of the Prospectus Directive (Directive 2003/71/EC, including amendments thereto) (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 the Base Prospectus. 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 Base Prospectus. The Base Prospectus is available for viewing at 1 Basinghall Avenue, London EC2V 5DD and copies may be obtained from 1 Basinghall Avenue, London EC2V 5DD.

1	Issuer:	Standard Chartered PLC
2	(i) Series Number:	163
	(ii) Tranche Number:	1
	(iii) Date on which the Notes will be consolidated and form a single Series:	Not Applicable
3	Currency or Currencies:	Japanese Yen (“JPY”)
4	Aggregate Nominal Amount:	
	(iv) Series:	JPY 10,000,000,000
	(v) Tranche:	JPY 10,000,000,000
5	Issue Price:	100 per cent. of the Aggregate Nominal Amount
6	Denominations:	JPY 100,000,000
7	Calculation Amount:	JPY 100,000,000

8	(i) Issue Date:	21 August 2018
	(ii) Interest Commencement Date:	21 August 2018
9	Maturity Date:	21 August 2029
10	Interest Basis:	1.12 per cent per annum Fixed Rate
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:	Loss Absorption Disqualification Event Call
14	(i) Status of the Notes:	Senior
	(ii) Date Board approval for issuance of Notes obtained:	Not Applicable
	(iii) Events of Default:	Non-Restrictive Events of Default

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

15	Fixed Rate Note Provisions	Applicable
	(i) Rate of Interest:	1.12 per cent. per annum payable semi-annually in arrears on each Interest Payment Date
	(ii) Interest Payment Date:	21 February and 21 August in each year commencing on 21 February 2019 up to, and including, the Maturity Date adjusted in accordance with the Modified Following Business Day Convention
	(iii) Fixed Coupon Amounts:	JPY 560,000 per Calculation Amount
	(iv) Broken Amount(s):	Not Applicable
	(v) Day Count Fraction (Condition 4(j)):	30/360 Unadjusted
	(vi) Determination Dates:	Not Applicable
	(vii) Relevant Currency:	JPY
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 Option** Applicable

(i) Optional Redemption Date(s): 21 August 2028

(ii) Call Option Redemption Amount(s) and method, if any, of calculation of such amount(s): JPY 100,000,000 per Calculation Amount

(iii) If redeemable in part: Not Applicable

(a) Minimum Call Option Redemption Amount:

(b) Maximum Call Option Redemption Amount:

(iv) Notice period: Not less than 20 London, New York and Tokyo Business Day prior to the Optional Redemption Date

20 **Regulatory Capital Call** Not Applicable

21 **Loss Absorption Disqualification Event Call** Applicable

(i) [Redeemable on days other than Interest Payment Dates (Condition 5(f))]: Yes

22 **Put Option** Not Applicable

23 **Final Redemption Amount of each Note** JPY 100,000,000 per Calculation Amount

24 **Early Redemption Amount**

(i) [Early Redemption Amount(s) per Calculation Amount payable on redemption for taxation reasons, due to Loss Absorption Disqualification Event or on event of default: JPY 100,000,000 per Calculation Amount

(ii) Redeemable on days other than Interest Payment Dates (Condition 5(c)): No

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

GENERAL PROVISIONS APPLICABLE TO THE NOTES

- 25 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
- 26 New Global Note:** Yes
- 27 Business Day Jurisdiction(s) (Condition 6(h)) or other special provisions relating to Payment Dates:** London , New York and Tokyo
- 28 Talons for future Coupons to be attached to Definitive Notes (and dates on which such Talons mature):** No

Signed on behalf of the Issuer:

By:  _____

Duly authorised

Part B – Other Information

1 LISTING

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|---|---|
| (i) Listing: | Official List of the UK Listing Authority 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 regulated market with effect from on or around 21 st August 2018 |
| (iii) Estimated total expenses of admission to trading: | £3,375.00 |

2 RATINGS

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| Ratings | The Notes to be issued [have been/are expected to be assigned the following ratings:

S&P: BBB+

Moody's: A2 |
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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 Dealers and their 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" on page 147 of the Base Prospectus.
Calculated as 1.12 % 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. |
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5 OPERATIONAL INFORMATION

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|---|----------------|
| (i) ISIN: | XS1865271867 |
| (ii) Common Code: | 186527186 |
| (iii) Any clearing system(s) other than Euroclear Bank SA/NV, Clearstream Banking SA, the CMU Service, DTC and the relevant identification number(s): | Not Applicable |

- (iv) Delivery: Delivery against payment
- (v) Names and addresses of initial Paying Agent(s): The Bank of New York Mellon, One Canada Square, London E14 5AL,
- (vi) Names and addresses of additional Paying Agent(s) (if any): Not Applicable
- (vii) Legal Entity Identifier: U4LOSYZ7YG4W3S5F2G91

6 DISTRIBUTION

- (i) Method of distribution: Non-syndicated
- (ii) If syndicated:
- (A) Names of Managers: Not Applicable
- (B) Stabilising Manager(s) (if any): Not Applicable
- (iii) If non-syndicated, name of Dealer: Standard Chartered Bank
- (iv) US Selling Restrictions: Reg. S Compliance Category 2; TEFRA D

1. The first part of the paper discusses the importance of the study of the history of the United States. It is argued that the study of history is essential for understanding the present and for shaping the future. The author emphasizes that history is not just a collection of facts, but a way of thinking about the world. It is a way of understanding the human condition and the role of individuals in society. The author also discusses the importance of the study of the history of the United States in particular, and how it can help us to understand the challenges we face today.

2. The second part of the paper discusses the importance of the study of the history of the United States in particular. It is argued that the study of the history of the United States is essential for understanding the challenges we face today. The author emphasizes that the study of the history of the United States is not just a collection of facts, but a way of thinking about the world. It is a way of understanding the human condition and the role of individuals in society. The author also discusses the importance of the study of the history of the United States in particular, and how it can help us to understand the challenges we face today.

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