

Final Terms

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

EUR1,000,000,000 1.200 per cent. Fixed Rate Reset Dated Subordinated Notes due 2031 (the
“Notes”)

Issued by

Standard Chartered PLC

Joint Lead Managers

Citigroup Global Markets Limited
Goldman Sachs International
ING Bank N.V.
J.P. Morgan Securities plc
NatWest Markets Plc
Standard Chartered Bank

Co-Managers

Banco Santander, S.A.
Commerzbank Aktiengesellschaft
First Abu Dhabi Bank
Industrial and Commercial Bank of China Limited, Singapore Branch
National Bank Financial Inc.
Natixis
NCB Capital Company
The Standard Bank of South Africa Limited

The date of the Final Terms is 19 March 2021.

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 are issued in registered form (“**Registered Notes**”) and 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 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 (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 (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 (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 domestic law by virtue of the European Union (Withdrawal) Act 2018 as may be amended or replaced from time to time (including, without limitation, by the European Union (Withdrawal Agreement) Act 2020) (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 domestic UK law by virtue of EUWA (“**UK MiFIR**”); or (iii) not a qualified investor as defined in Article 2 of Regulation (EU) 2017/1129 and any regulatory or implementing technical standards and other delegated or implementing acts adopted under that Regulation, in each case to the extent that they form 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 domestic UK law 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.

MiFID II PRODUCT GOVERNANCE / PROFESSIONAL INVESTORS AND ELIGIBLE COUNTERPARTIES ONLY TARGET MARKET – Solely for the purposes of each manufacturer’s product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is eligible counterparties and professional clients only, each as defined in MiFID II; and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Notes (a “**distributor**”) should take into consideration the manufacturers’ target market assessment;

however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturers' target market assessment) and determining appropriate distribution channels.

UK MiFIR PRODUCT GOVERNANCE / PROFESSIONAL INVESTORS AND ELIGIBLE COUNTERPARTIES ONLY TARGET MARKET – Solely for the purposes of each manufacturer's product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is only eligible counterparties, as defined in the FCA Handbook Conduct of Business Sourcebook, and professional clients, as defined in UK MiFIR; and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any distributor should take into consideration the manufacturers' target market assessment; however, a distributor subject to the FCA Handbook Product Intervention and Product Governance Sourcebook is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturers' target market assessment) and determining appropriate distribution channels.

NOTIFICATION UNDER SECTION 309B OF THE SECURITIES AND FUTURES ACT (CHAPTER 289) OF SINGAPORE, AS MODIFIED OR AMENDED FROM TIME TO TIME (THE "SFA") AND THE SECURITIES AND FUTURES (CAPITAL MARKETS PRODUCTS) REGULATIONS 2018 OF SINGAPORE (THE "CMP REGULATIONS 2018") – In connection with Section 309(B) of the SFA and the CMP Regulations 2018, unless otherwise specified before an offer of Notes, each Issuer has determined, and hereby notifies all persons (including all relevant persons as defined in Section 309A(1) of the SFA), that all Notes issued or to be issued under the Programme are prescribed capital markets products (as defined in the CMP Regulations 2018) and Excluded Investment Products (as defined in MAS Notice SFA 04-N12: Notice on the Sale of Investment Products and MAS Notice FAA-N16: Notice on Recommendations on Investment Products).

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth in the Prospectus dated 17 June 2020 which, together with the supplementary Prospectuses dated 6 August 2020, 30 October 2020, 6 January 2021 and 25 February 2021, constitutes (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 and copies may be obtained from 1 Basinghall Avenue, London EC2V 5DD.

1	Issuer:	Standard Chartered PLC
2	(i) Series Number:	190
	(ii) Tranche Number:	1
	(iii) Date on which the Notes will be consolidated and form a single Series:	Not Applicable
3	Currency or Currencies:	Euro (" EUR ")
4	Aggregate Nominal Amount:	
	(i) Series:	EUR1,000,000,000
	(ii) Tranche:	EUR1,000,000,000
5	Issue Price:	99.801 per cent. of the Aggregate Nominal Amount
6	Denominations:	EUR100,000 and integral multiples of EUR1,000 in excess thereof

7	Calculation Amount:	EUR1,000
8	(i) Issue Date:	23 March 2021
	(ii) Interest Commencement Date:	Issue Date
9	Maturity Date:	23 September 2031
10	Interest Basis:	Reset Notes
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 together with accrued interest
12	Change of Interest:	Not Applicable
13	Put/Call Options:	Issuer Call Regulatory Capital Call
14	(i) Status of the Notes:	Dated Subordinated
	(i) Date Board approval for issuance of Notes obtained:	Not Applicable

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	Applicable
	(i) Initial Rate of Interest:	1.200 per cent. per annum
	(ii) First Margin:	1.550 per cent. per annum
	(iii) Subsequent Margin:	Not Applicable
	(iv) Interest Payment Dates:	23 September in each year, commencing on 23 September 2021
	(v) First Interest Payment Date:	23 September 2021
	(vi) Fixed Coupon Amount up to (but excluding) the First Reset Date:	EUR12.00 per Calculation Amount
	(vii) Broken Amount(s):	EUR6.05 per Calculation Amount, payable on the Interest Payment Date falling on 23 September 2021
	(viii) First Reset Date:	23 September 2026
	(ix) Second Reset Date:	Not Applicable
	(x) Subsequent Reset Date:	Not Applicable
	(xi) Reset Rate:	Mid-Swap Rate
	(xii) Relevant Screen Page:	Bloomberg Page ICAE01
	(xiii) Mid-Swap Rate:	Single Mid-Swap Rate
	(xiv) Mid-Swap Floating Leg Benchmark:	EURIBOR
	(xv) Mid-Swap Maturity:	5 years
	(xvi) U.S. Treasury Rate Maturity:	Not Applicable

(xvii)	Day Count Fraction (Condition 4(j)):	Actual/Actual - ICMA
(xviii)	Relevant Time:	Not Applicable
(xix)	Interest Determination Dates:	Not Applicable
(xx)	Business Day Convention:	Modified Following Business Day Convention
(xxi)	Relevant Currency:	Not Applicable
(xxii)	Relevant Financial Centre(s) (Condition 4(k)):	Not Applicable
(xxiii)	Benchmark Discontinuation:	Benchmark Discontinuation (General)
	– Lookback/Suspension Period:	Not Applicable
18	Zero Coupon Note Provisions	Not Applicable

PROVISIONS RELATING TO REDEMPTION

19	Issuer Call	Applicable
	(i) Optional Redemption Date(s):	23 September 2026
	(ii) Call Option Redemption Amount(s) and method, if any, of calculation of such amount(s):	EUR1,000 per Calculation Amount
	(ii) If redeemable in part:	
	(a) Minimum Call Option Redemption Amount:	Not Applicable
	(b) Maximum Call Option Redemption Amount:	Not Applicable
	(iv) Notice period:	As per Condition 5(d)
20	Regulatory Capital Call	Applicable
	(i) Redeemable on days other than Interest Payment Dates (Condition 5(e)):	Yes
21	Loss Absorption Disqualification Event Call	Not Applicable
22	Put Option	Not Applicable
23	Final Redemption Amount of each Note	EUR1,000 per Calculation Amount
24	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:	EUR1,000 per Calculation Amount
	(ii) Redeemable on days other than Interest Payment Dates (Condition 5(c)):	Yes

- (iii) Unmatured Coupons to become Not Applicable
void upon early redemption (Bearer
Notes only) (Condition 6(f)):

GENERAL PROVISIONS APPLICABLE TO THE NOTES

25	Form of Notes:	Registered Notes Global Certificate exchangeable for Definitive Certificates in the limited circumstances specified in the Global Certificate
26	New Global Note:	No
27	Business Day Jurisdiction(s) (Condition 6(h)) or other special provisions relating to Payment Dates:	London and TARGET2
28	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, Fitch and Moody's. 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, Fitch and Moody's (as applicable), no facts have been omitted which would render the reproduced information inaccurate or misleading.

Signed on behalf of the Issuer:

A handwritten signature in black ink, appearing to be 'Peter H.', written in a cursive style.

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 regulated market with effect from 23 March 2021.
- (iii) Estimated total expenses of £4,790 admission to trading:

2 RATINGS

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

S&P: 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 minus (-) 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: Baa2

An obligation rated 'Baa' is judged to be medium-grade and subject to moderate credit risk and as such may possess certain speculative characteristics. The modifier '2' indicates a mid-range ranking.

(Source: Moody's, <https://www.moody's.com/ratings-process/Ratings-Definitions/002002>)

Fitch: BBB+

An obligation rated 'BBB' indicates that expectations of default are currently low. The capacity for payment of financial commitments is considered adequate, but adverse business or economic conditions are more likely to impair this capacity. The modifier "+" appended to the rating denotes relative status within major rating categories.

(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 Managers, so far as the Issuer is aware, no person involved in the offer of the Notes has an interest material to the offer.

The Managers 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 232 of the Base Prospectus.

Calculated as 1.238 per cent. on the Issue Date in respect of the period from (and including) the Issue Date to (but excluding) the First Reset 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: EUR994,010,000

6 OPERATIONAL INFORMATION

- (i) Unrestricted Notes
 - (a) ISIN: XS2319954710
 - (b) Common Code: 231995471
- (ii) 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.
- (iii) 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.
- (iv) 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
- (v) Delivery: Delivery free of payment
- (vii) Names and addresses of initial Paying Agent(s): The Bank of New York Mellon, London Branch, One Canada Square, London E14 5AL, United Kingdom
- (viii) Names and addresses of additional Paying Agent(s) (if any): Not Applicable
- (ix) Legal Entity Identifier: U4LOSYZ7YG4W3S5F2G91
- (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, and registered in the name of a nominee of one of the ICSDs acting 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 Benchmarks: Not Applicable

7 DISTRIBUTION

(i) Method of distribution: Syndicated

(ii) If syndicated:

(A) Names of Managers:

Joint Lead Managers

Citigroup Global Markets Limited

Goldman Sachs International

ING Bank N.V.

J.P. Morgan Securities plc

NatWest Markets Plc

Standard Chartered Bank

Co-Managers

Banco Santander, S.A.

Commerzbank Aktiengesellschaft

First Abu Dhabi Bank

Industrial and Commercial Bank of China Limited,
Singapore Branch

National Bank Financial Inc.

Natixis

NCB Capital Company

The Standard Bank of South Africa Limited

(B) Stabilisation Manager(s) (if any): Standard Chartered Bank

(iii) If non-syndicated, name of Dealer: Not Applicable

(iv) US Selling Restrictions: Reg. S Compliance Category 2; TEFRA not applicable