



Now's the time for Priority Banking, redefined

Standard Chartered Priority Banking



Wealth is more than a measure of financial success; it is the power to shape your future, open doors to new opportunities, and leave a lasting legacy. At **Standard Chartered Priority Banking**, we partner with you at every step of this journey - offering insights, expertise, and access that help you realise your ambitions. With a global perspective and a deep local understanding of your unique goals, we are committed to helping you elevate your wealth with confidence, clarity, and purpose.



Standard Chartered Priority Banking, redefined

Wealth Expertise | Access to Specialists |
International Banking | Priority Exclusives



Wealth Expertise

Your wealth goals are unique. We help you grow and protect your wealth¹⁴ with a suite of unbiased solutions and expert insights.



Access to Specialists

Benefit from a team of experts and unique digital tools to cater to your wealth and banking needs.



International Banking

Seamlessly access in-house wealth expertise and comprehensive forex solutions⁸. With Standard Chartered Bank's network presence across 24 markets, you get global reach and local insights to support your lifestyle across borders.



Priority Exclusives[#]

Unlock exclusive experiences to redefine your global lifestyle. Indulge in fine dining, luxury travel, unique adventures and more, with our Beyond Credit Card^{**}.



Wealth expertise designed around your ambitions

From curated investment solutions to bespoke financing, our wealth expertise strengthens your financial journey.

Get access to a suite of wealth offerings coupled with valuable and strategic market insights to achieve your financial goals. Our open architecture platform ensures that we bring you unbiased, best-in-class solutions across major asset managers.



Investments



Foreign Exchange



Insurance



Wealth Lending
Solutions



Investments

We bring you Investments¹ designed to resonate with your goals, backed by a strong selection process and a robust suitability framework.

- ▶ Over 300 mutual funds across 19+ providers and across all asset classes
- ▶ Portfolio management services from leading providers
- ▶ Alternative investment solutions including private equity, venture capital and more

Supported by award-winning digital platforms, investing through us is effortless, insightful, and tailored to your evolving needs.

Partnership with Vistra ITCL (India) Limited

We have partnered³ with Vistra to bring you succession and estate planning solutions to protect your family's legacy for generations to come.

Mutual Fund investments are subject to market risk. Read scheme related documents carefully prior to investing



Fixed Income and Equities⁵

Access a suite of investment products across categories like equity, fixed income, bonds and liquid asset classes with Standard Chartered Securities India (SCSI).

- A 3-in-1 account for demat holding and trading
- Non-discretionary portfolio management services
- Margin trading facilities
- Apply for IPOs via ASBA* on SCSI's trading platform for IPO application

Wealth Lending

Access tailored financing solutions⁶ for your liquidity needs with zero processing fees, flexible repayment, withdrawal and attractive interest rates with our bank.

*Applications Supported by Blocked Amount



Foreign exchange

As an international bank, we bring you a range of comprehensive foreign exchange solutions.

- Remittance solutions at preferential exchange rates⁷
- Customized hedging solutions⁸
- Team of treasury specialists to support transactions
- Market views on the go

SCB India offers foreign exchange (forex) products and services that comply with the Foreign Exchange Management Act (FEMA) regulations and other applicable laws.



Insurance

Comprehensive insurance solutions⁴ across life, retirement, health, and general covers from leading providers - tailored to safeguard you at every stage of your journey.

- High-value protection plans offering financial security
- Market-linked wealth creation through diversification of funds
- Health insurance solutions with high sum insured and international medical cover
- Retirement solutions with capital-guaranteed regular income, principal protection, and attractive lock-in rates

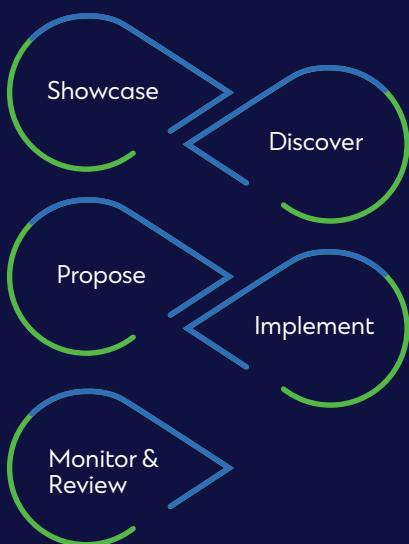
For more details on risk factors and terms and conditions, please read sales brochure carefully before concluding sale. Insurance is the subject matter of solicitation.



We turn market intelligence into actionable strategies

Our 'Today, Tomorrow, Forever' philosophy ensures your wealth is nurtured across time horizons guided by a 5-step process and anchored in the principles of Discipline, Diversification, Time in the market, Risk & Return and Protection.

Our five-step process:



Market insights:

Stay ahead with exclusive thought leadership:

- Fund Select reports with our top mutual fund picks
- Regular market outlook reports
- SC India Money Insights podcast with in-house and industry experts



Our award-winning digital platforms

A range of best-in-class digital platforms, recognised for their cutting-edge features

1. SC Invest

Your one-stop online mutual fund investment app

- Open architecture platform to access mutual funds
- Single view for investment holdings & performance reports
- Curated SIP packs
- Market analysis and outlook

2. MyWealth

Our proprietary investment tool

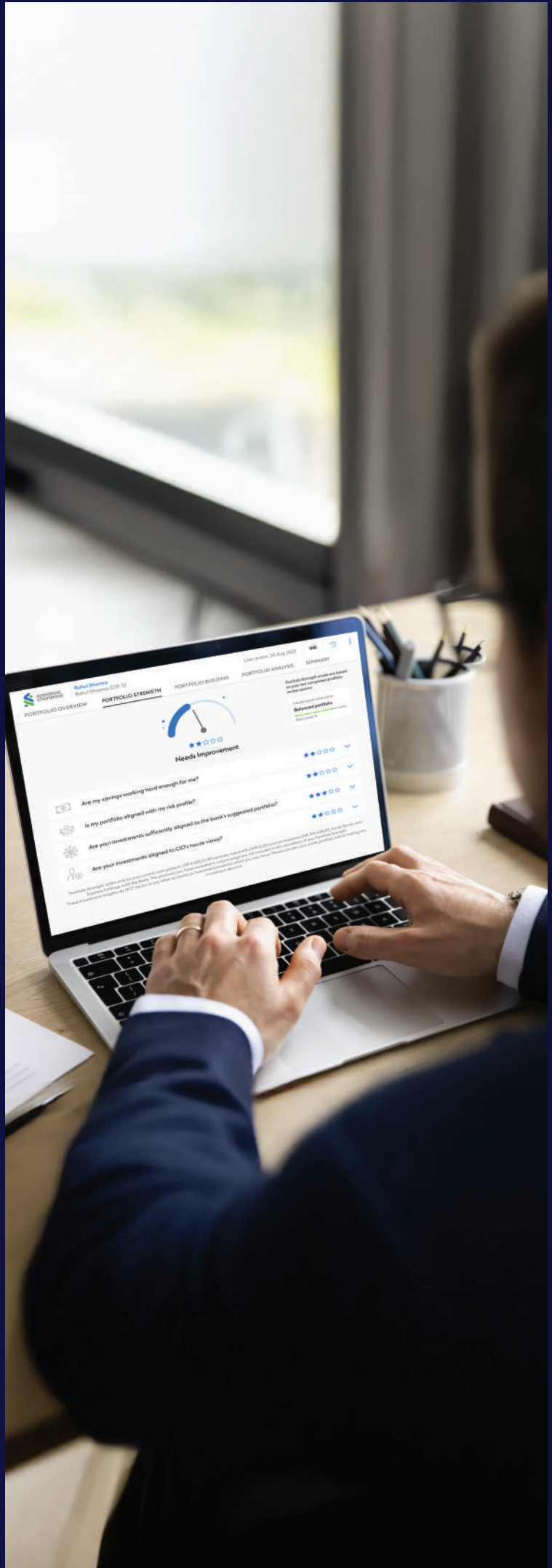
- Open, consistent & quality recommendations
- In-depth wealth analysis with expert reports
- RM-led periodic portfolio reviews²
- Market-views on-the-go

3. MyRM

360-degree personalised assistance, anywhere

- Connect with your RM via chat, audio, or video
- Access through mobile app or online banking
- Share, receive, and access market outlook, market insights & more
- Schedule meetings with your RM and set up transactions conveniently

²My RM Terms and Conditions – Standard Chartered India (sc.com)



Expertise and experience, always by your side

Our Relationship Managers and Specialists bring deep experience and years of proven insights to offer you superior banking experience that aligns with your ambitions.

- SC Wealth Academy trained Priority Relationship Managers
- Dedicated SC INSEAD Wealth Academy Trained Wealth Specialists
- Dedicated Service Managers for daily support
- Team of asset class specialists: Covering wealth, equity, treasury & insurance
- Expert-led portfolio reviews²
- Access to Priority Banking centres, Priority teller counters and a dedicated 24-hour Priority Contact Centres
- Dedicated green channels for select service requests



International banking⁹ designed for your global ambitions

With Standard Chartered's network presence across 24 markets and 4 international wealth hubs in Singapore, HongKong, the UAE and Jersey, get global reach and local insights to support your lifestyle across borders.

- Convenient global transfers at preferential FX rates⁷
- Account opening in destination country remotely¹⁰
- Link and view multiple accounts in different countries in single view via Global Link¹¹
- Worldwide Priority status¹² and access to our International and Priority centres across markets. Enjoy Global Priority Recognition for you and 5 family members across our network
- Global diversification of Investments



Unlock experiences to match your global lifestyle with Priority Exclusives

Open doors to exclusive benefits[#], preferential rewards, and experiences.

- Elevate your lifestyle with exclusive rewards and privileges through our Beyond Credit Card^{**}
- Enjoy preferential benefits and discounts on select fees and charges including access to premium dining offers, unlimited airport lounge access and complimentary golf games
- Experience Banking & Beyond¹⁴ through our curated value-added service providers offering expert guidance in succession planning, global education & global citizenship
- Our SC Privileges¹³ portal helps you discover and access all your privileges in a few clicks

For more details, scan here.



Embrace the Beyond experience

An invitation-only metal credit card that unlocks unparalleled benefits*, from limitless travel access to curated privileges.



Welcome vouchers
worth INR 15,000 on
payment of first card bill



Annual fee waiver of
INR 25,000 on FUM*
qualification



Extra savings across
domestic and international
duty-free stores



Exceptional dining
experience with
EasyDiner



Offers on movie and
event tickets with
BookMyShow



Complimentary golf
sessions at select golf
courses in India



Unlimited domestic and
international airport
lounge access for you and
up to 8 accompanying
guests a year



Preferential forex
markup fee on
international spends



Earn accelerated rewards
and get access to our
enhanced redemption
categories

Expertise that elevates your global journey

Banking & Beyond¹⁴ through our curated value-added service providers offering expert guidance in global education, assistance in global citizenship & international relocation and more.



India's Sotheby's International Realty

Leading real estate firm

- Dedicated Sotheby's Senior RM for personalised services and consultation
- VIP access to marquee properties
- Access to real estate knowledge sessions covering market trends



Crown Relocations

Global premium relocation, logistics & mobility service

- Discount on all relocation services including fine-art handling
- Free pre-move survey & consultation
- 1 week of complimentary storage across select¹⁵ Indian cities



Henley & Partners

Global leader in residence and citizenship by investment.

- Complimentary introductory consultations and exclusive knowledge sessions
- Discount on professional fees
- Complimentary Global Education consultation and discount on select services



Jones Lang LaSalle (JLL)

Global real estate services and investment management firm

- Discount on JLL brokerage fees
- Dedicated JLL RM with personalised services
- Exclusive personalised events & curated quarterly newsletter

SC Privileges: An integrated platform designed to enrich your lifestyle with handpicked experiences

From golf and fine dining to unique lifestyle offers, all matched to your preferences.

Unlock exclusive privileges¹³ & benefits in 5 simple steps:

- 1 **Visit:** Log on to <https://scprivileges.thrive.com/>
- 2 **Register:** Create your account using your Membership ID
- 3 **Explore:** View wide range of curated offers, and privileges tailored for you
- 4 **Unlock:** Follow simple steps to activate your chosen privilege
- 5 **Access:** Redeem the voucher code or get instant booking confirmation on your registered contact details



Step into the world of Priority Banking

Unlock solutions tailored to your ambitions, global opportunities that expand your reach, and privileges that enrich your life at every stage. Start a Standard Chartered Priority Banking relationship today with a minimum FUM^{^^} of INR 50 Lakh to grow, nurture and protect your wealth with confidence!



Start a Standard Chartered Priority Banking relationship today!

Disclaimer

Standard Chartered Bank, India (SCB India) is a branch of Standard Chartered Bank a body corporate incorporated by Royal Charter under the laws of the United Kingdom with its principal office at 1, Basinghall Avenue, London EC2V 5DD, having its principal place of business in India at Crescenzo, 4th Floor, C 38/39, G Block, Bandra Kurla Complex (East) Mumbai, Maharashtra 400051

All offerings mentioned in the document are for domestic SCB India Priority clients.

¹FUM (Funds Under Management) >= INR 50 lakhs which includes anyone, or the combination of the following products from the Bank: Savings Accounts, Term Deposits, Investments made through the Bank, Life-to-date (total) paid-up life insurance premium for policies in force, market value of Demat holdings in the depository account held with Standard Chartered Bank.

Investments

¹SCB India is a distributor of mutual funds and a referrer of other third-party financial products and does not provide any investment advisory services as defined under the SEBI (Investment Advisers) Regulations 2013 or otherwise. Mutual Fund investments are subject to market risk. Read scheme related documents carefully prior to investing. Past performance is not indicative of future returns.

²Portfolio review refers to review of client's Mutual Fund holdings.

³Vistra ITCL (India) Limited (herein referred to as the 'Service Provider') is a provider of estate and succession planning services, providing services including but not limited to trust creation and execution, will writing etc. Standard Chartered Bank ("Bank") will refer its clients to the Service Provider, a third-party service provider for their independent evaluation. This is purely a referral service being provided by the Bank and is strictly on a non-risk participation basis. The Bank does not provide any guarantees, warranties, assurances or commitments on any of the referrals. The Bank is not acting in any fiduciary/advisory capacity. The Bank shall not be held responsible and/or liable for any loss/liability arising out of or relating to the services availed by the client through the Service Provider. The Bank will receive a referral fee for successful referrals. Prior to referral, Standard Chartered Bank will disclose to clients all referral fees and commissions to be received by them from the Service provider against referral. The same can also be viewed on the Standard Chartered India official Website under Important Disclosure.

Insurance

⁴SCB India having its principal place of business at Crescenzo Building C-38/C-39 G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400051 is a licensed Corporate Agent of ICICI Prudential Life Insurance Company Limited (IRDAI Reg No. 105) for life insurance products; Royal Sundaram General Insurance Co. Limited (IRDAI Reg No. 102), ICICI Lombard General Insurance Company (IRDAI Reg No. 115) for general insurance products and Niva Bupa Health Insurance Company Limited (IRDAI Registration no. 145) for standalone health insurance products vide corporate agent number CA0028. All insurance products are underwritten by the respective insurance companies and not SCB India. Participation of Standard Chartered Bank clients in any insurance scheme is purely voluntary and is not linked to the availment of any other banking products or services from the Bank. The benefits / features of the products are indicative only. For more details on risk factors and terms and conditions, please read sales brochure carefully before concluding sale. Insurance is the subject matter of solicitation.

Fixed Income & Equities

⁵All equity services will be available only through Standard Chartered Securities India (SCSI). Standard Chartered Securities (India) Limited. CIN No: U65990MH1994PLC079263 Registered Office: 12th Floor, Crescenzo Business District, C-38/39, G-Block, Bandra - Kurla Complex, Bandra East, Mumbai-400051. Tel.: 022 - 68268121 Fax: 022 - 6135 5900 Website: www.standardcharteredtrade.co.in SEBI Registration Numbers NSE and BSE Single Registration No. - INZ000231932 | NSE TM Code - 13333 | BSE TM Code - 767 | Research Analyst : INH000000966 | PMS - PM / INP000003542 | Mutual Fund ARN - 0354 For queries/clarification email us at queries@standardcharteredsecurities.com For any grievance / dispute please contact stock broker at the above address or Email Id : customercare@standardcharteredsecurities.com. Compliance Officer Name, Phone No. & Email Id: Ankit Parmar, 022-68268121, compliance.scsi@sc.com.

Standard Chartered Securities (India) Limited (SCSI) is a wholly owned subsidiary of Standard Chartered Bank (Mauritius) Limited (SCBM) Savings, Current, Fixed deposit & Demat Account are offered by SCB and Trading Account is offered by SCSI. For MTF, funding contribution varies across stocks. Funding charges depend on amount of investment and subject to provisions of SEBI Circular CIR/MRD/DP/54/2017 dated June 13, 2017 and the terms and conditions mentioned in rights and obligations statement issued by the SCSI. Investment in securities market are subject to market risks, read all the related documents carefully before investing.

Wealth Lending

⁶All credit facilities are at the sole discretion of the Bank and subject to RBI / SEBI regulations and all applicable laws from time to time. For more details, click here <https://www.sc.com/in/loans/personal-loans/loans-against-securities/>.

Foreign Exchange

⁷Priority Banking clients can consult their Relationship Manager/Branch to get preferential currency conversion rates from published card rates.

⁸SCB India offers foreign exchange (forex) products and services that comply with the Foreign Exchange Management Act (FEMA) regulations and other applicable laws.

International Banking

⁹SCB India's role is limited to referring you to the Standard Chartered Bank entity ("SCB entity") in the relevant jurisdiction for whose service(s) / product(s) you have evinced interest. Nothing herein is to be construed as an offer, solicitation of an offer by SCB India to buy or sell any general or specific service / product offered by the SCB entity in the relevant jurisdiction. It shall be within your sole discretion to opt for any such service / product, availability of which is dependent on the laws and regulations in the relevant jurisdiction and your eligibility.

¹⁰Through our International Banking Centres.

¹¹The Global Link service is provided subject to the terms in the Global Link Guidelines. These guidelines are available when you access SCB On-line Banking. Please visit <https://www.sc.com/en/banking/online-banking-global-link/global-link-guidelines/> for more details.

¹²Worldwide Priority Status may not be available in all countries and are subject to local regulations. We may vary or withdraw the services at any time. Refer here for more details <https://www.sc.com/in/priority/tnc/>.

Priority Exclusives

[#]Features/ Privileges offered as part of Priority Exclusives are subject to relevant Terms and Conditions (T&Cs). Select Benefits can be availed upon meeting the FUM qualification thresholds and upon undertaking at least 1 Debit Card/Credit Card spend in the last 12 month.

¹³For SC Privileges T&Cs, refer <https://www.sc.com/in/terms-and-conditions/thrive/>. To avail the services on SC Privileges, click here <https://scprivileges.thrive.com/>.

^{**}Issuance of Credit card is at the sole discretion of Standard Chartered Bank. For Beyond Credit card T&Cs, refer <https://www.sc.com/in/credit-cards/beyond-credit-cards/>.

¹⁴For Banking and Beyond T&Cs, refer <https://www.sc.com/in/terms-and-conditions/bankingandbeyond/>.

¹⁵Cities include Mumbai, Delhi, Bangalore, Chennai, Hyderabad, Pune, Kolkata, Coimbatore, and Ahmedabad.