

For immediate release

**Press Release**

**Fly High! Standard Chartered's Hottest TAX LOAN in Town  
Takes Off**

**[19 October 2006, Thursday, Hong Kong]** – Never before has the tax season brought such sweet treats. **Standard Chartered** today announced a tax loan which redefines the public perception by offering a “0%” interest rate for all loan sizes and tenors.

The tax loan offered by **Standard Chartered** features “0%” interest for all tax loan sizes, with only a nominal handling fee which is to be repaid over the tenor of the tax loan. Annualized percentage rate could be as low as 4.69% (for a tax loan size of HK\$500,000, for instance). To add up to the exciting offer, customers who draw down before end of November will be presented air ticket prizes. Customers with tax loan amounts of HK\$100,000 or above (with a loan tenor of 12 months or above) will receive a guaranteed roundtrip air ticket to Bangkok. And for tax loan amounts of over HK\$250,000 (with 12-month or above loan tenor), our customers will be rewarded with a guaranteed roundtrip ticket to Tokyo.

Customers who also successfully apply for a Standard Chartered credit card on or before end of November and use it to repay the tax will receive up to 100,000 bonus points.

“**Standard Chartered** has always been a market leader in the personal loans market. The continual upturn in the economy means that companies are reporting better profits, with employees receiving pay raises or bonuses. We anticipate that this year will see an increase both in the total amount of tax payments and the number of taxpayers. This is excellent timing for us to launch a ‘0%’ interest tax loan which charges only a nominal handling fee, to be repaid over the loan tenor. Annualized percentage rate could be as low as 4.69%. In addition, customers with loan sizes of over HK\$100,000 will receive a guarantee of free air tickets so that taxpayers can relax and enjoy themselves during tax season. Customers will have a choice of loan tenors of 6, 9, 12 and 18 months, and loan sizes can be up to twice the amount of tax payment,” remarked **Ms Mary Lo, General Manager, Credit Cards & Personal Loans, Standard Chartered** during the announcement press conference today.

“It is the belief of **Standard Chartered** that the way forward is by developing market-leading products and services that excel and exceed our customers’ expectations, now and in the future,” added Ms Lo.

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Photos of the press conference can be downloaded from the following link:  
[http://www.bbluesky.com/download/TL\\_photos.zip](http://www.bbluesky.com/download/TL_photos.zip)

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Notes to the Editor:

***Standard Chartered – leading the way in Asia, Africa and the Middle East***

The history of Standard Chartered in Hong Kong dates back to 1859. It is currently one of the SAR's three note-issuing banks. Standard Chartered incorporated its Hong Kong business on 1 July 2004, and now operates as a licensed bank in Hong Kong under the name of Standard Chartered Bank (Hong Kong) Limited, a wholly owned subsidiary of Standard Chartered PLC.

Standard Chartered PLC is listed on both the London Stock Exchange and the Stock Exchange of Hong Kong and is ranked in the top 25 among FTSE-100 companies, by market capitalisation. Standard Chartered has a history of over 150 years in banking and is in many of the world's fastest growing markets. It has an extensive global network of over 1,200 branches (including subsidiaries, associates and joint ventures) in 56 countries in the Asia Pacific Region, South Asia, the Middle East, Africa, the United Kingdom and the Americas. As one of the world's most international banks, Standard Chartered employs over 44,000 people, representing 89 nationalities, worldwide. Serving both Consumer and Wholesale Banking customers, 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. Standard Chartered is committed to be the Right Partner to all our stakeholders by living its values in its approach to managing its people, exceeding expectations of its customers, making a difference in the communities that we operate in and working with its regulators. The Bank is trusted across its network for its standard of governance and corporate responsibility.