

press release

FOR IMMEDIATE RELEASE

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Standard Chartered Bank Launches 3D Secure Facility for Credit Cardholders in Indonesia

JAKARTA, 28 June 2010 – Standard Chartered Indonesia has introduced the '3D Secure' (3DS) service from Visa and MasterCard for all its credit cardholders in Indonesia. The 3DS service enables higher levels of protection against potential e-fraud when shopping online.

Standard Chartered Indonesia GM Lending, Ina Susanti, said:

“Over the past two years we have been aggressively expanding our product suite to meet customer needs. Our enhanced Internet Banking capabilities and our recently re-launched Priority Banking service which offer the first-of-its-kind Standard Chartered Visa Infinite Card, has led to steady business growth. Now, we are pleased to be one of the first credit card issuers and international banks providing 3DS to support e-commerce business for the benefit of our credit cardholders in Indonesia. The facility is a new technical standard developed by Visa and MasterCard designed to combat online credit card fraud. Cardholders who have registered for [Verified by Visa™](#) or [MasterCard® SecureCode™](#) use their password to validate their identity whenever they make a purchase on a participating site.

“Registering involves a quick, one-time process. Customers simply log on to [Verified by Visa™](#) or [MasterCard® SecureCode™](#), register their secret password, create their personal message and the process is complete. The next time they shop online using their Standard Chartered credit card with a 3D secure enabled merchant, they will be automatically prompted for their secret password when making payment. A secured screen will also appear with their personal message so they will know it is Standard Chartered who is asking for their password. Not all online retailers participate in 3DS at the moment, but this number is increasing. Look for the [Verified by Visa™](#) or [MasterCard® SecureCode™](#) logos on online retailers. We strongly recommend that customers who regularly do online shopping register today,” added Ina explaining the process in detail.

Standard Chartered Indonesia announced earlier this month that it will double the number of its consumer banking branches from 13 to 25 by end of this year, subject to Bank Indonesia approvals. Standard Chartered will also hire more than 500 new staff by end of 2010.

Globally, Standard Chartered has improved its Consumer Banking business momentum through 2009. Group Consumer Banking income was up 10% and operating profit was up 49% from H1-2009 to H2-2009. In Indonesia Standard Chartered Consumer Banking serves both individuals and SME customers, and the market leader for unsecured personal loans.

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Notes to Editor:

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

Standard Chartered PLC is a leading international bank, listed on the London and Hong Kong stock exchanges. It has operated for over 150 years in some of the world's most dynamic markets and earns around 90 per cent of its income and profits in Asia, Africa and the Middle East. This geographic focus and commitment to developing deep relationships with clients and customers has driven the Bank's growth in recent years.

With 1,700 offices in 70 markets, Standard Chartered offers exciting and challenging international career opportunities for its 75,000 staff. It is committed to building a sustainable business over the long term and is trusted worldwide for upholding high standards of corporate governance, social responsibility, environmental protection and employee diversity. The Bank's heritage and values are expressed in its brand promise, 'Here for good'.

As one of the oldest banks in Indonesia, Standard Chartered Bank has 148 years of operations dating back to 1863. With 14 branch offices in six major cities in Indonesia including Jakarta, Bandung, Semarang, Surabaya, Denpasar and Medan and a network of over 17,000 shared ATMs, making the Bank as one of the international bank with widest geographical footprints in Indonesia. Standard Chartered also invested majority shares in Permata Bank and has acquired American Express Bank.

For more information on Standard Chartered, please visit www.standardchartered.com