

# press release

FOR IMMEDIATE RELEASE

## STANDARD CHARTERED BANK'S NEW JUSTONE BRINGS SIMPLICITY TO BANKING

*Smart financial innovation combines one platform  
for saving, spending and rewards*

**Kuala Lumpur, 5 May 2009** – Standard Chartered Bank Malaysia Berhad unveils its latest innovation – the JustOne smart financial solution. JustOne is designed to bring simplicity into the busy lives of the young professional with a total banking solution offered through one single card. JustOne also offers a new world of rewards.

The JustOne proposition comes through the unique combination of Credit, Debit and ATM card along with a Current Account coupled with exceptional rewards:

1. **Credit Card** – Guaranteed cash rebates of 2% everyday, Happy Fridays cash-back of 5% (up to RM600 p.a. per card).
2. **Debit Card** – Be rewarded with points for every retail transaction.
3. **ATM Card** – Convenient cash withdrawal at all Standard Chartered branches and through the HOUSE network.
4. Higher yield **Current Account** – Earn more on your cash with Interest Rate of up to 2.38% p.a. and the convenience of a chequing facility.
5. **Greater Rewards:**
  - i. Earn rewards faster through every debit and credit retail transaction (RM2 = 1 point) as well as on average credit balances (RM10 = 1 point) in your JustOne Current Account.
  - ii. Waivers – Annual fee waiver with a minimum spend of RM15,000.

“Today’s young professionals live very much in the fast lane – their lives are increasingly fast-paced and complex everyday. We understand their need to simplify and de-clutter and we are helping them do so beginning with their banking needs,” said Francis Loh, General Manager – Consumer Lending of Standard Chartered Bank Malaysia Berhad.

“JustOne is just the solution they need, all in one card with Credit, Debit, ATM and Current Account. We’ve made JustOne even more appealing with its unique rewards system and flexibility withdrawal options.”

“Standard Chartered Malaysia will look to more relationship-based offers to grow our Consumer Banking business. This approach enables us to build a broader



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## **Note to Editors:**

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

Standard Chartered PLC, listed on both London and Hong Kong stock exchanges, ranks among the top 25 companies in the FTSE-100 by market capitalisation. The London-headquartered Group has operated for over 150 years in some of the world's most dynamic markets, leading the way in Asia, Africa and the Middle East. Its income and profits have more than doubled over the last five years primarily as a result of organic growth and supplemented by acquisitions.

Standard Chartered aspires to be the best international bank for its customers across its markets. The Bank derives more than 90 per cent of its operating income and profits from Asia, Africa and the Middle East, generated from its Wholesale and Consumer Banking businesses. The Group has around 1,750 branches and outlets located in over 70 countries. The extraordinary growth of its markets and businesses creates exciting and challenging international career opportunities.

Leading by example to be the right partner for its stakeholders, the Group 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. It employs 75,000 people, nearly half of who are women. The Group's employees are of 115 nationalities, of which 60 are represented among senior management.

For more information, please visit: [www.standardchartered.com](http://www.standardchartered.com)

### **Standard Chartered in Malaysia**

Standard Chartered Bank, a member of the Standard Chartered Group was established in Malaysia in 1875 and incorporated as Standard Chartered Bank Malaysia Berhad on 29 February 1984. As Malaysia's first bank, Standard Chartered leads the way through product innovation, consistent and strong growth performance and sustainability initiatives. The Bank's two businesses - Wholesale and Consumer Banking – provides a comprehensive range of financial products and services to corporates, institutions, small and medium-sized enterprises (SMEs) and individuals through its network of more than 30 branches across Malaysia.

In 2001, Standard Chartered UK established its third global shared service centre (GSSC) in Malaysia. The GSSC was registered as Scope International providing software development, banking operations, IT support services and customer service capabilities to the Bank in up to 70 countries – the first international bank to do so in Malaysia. It now houses the biggest software development company in the country, International Software Centre Malaysia (ISCM).

Price Solutions Sdn Bhd, a wholly owned subsidiary of Standard Chartered Bank UK is also located in Malaysia. The company promotes and markets Standard Chartered's financial products in Malaysia through a network of direct sales agents.

Standard Chartered Saadiq Berhad, Standard Chartered Bank Malaysia Berhad's Islamic Banking subsidiary was established in November 2008. It offers a full suite of Shariah-compliant products and services to individuals and corporates through its inaugural Saadiq financial centre (branch) located in Taman Tun Dr Ismail, Kuala Lumpur.

Standard Chartered employs more than 5,000 employees in all its Malaysian operations.