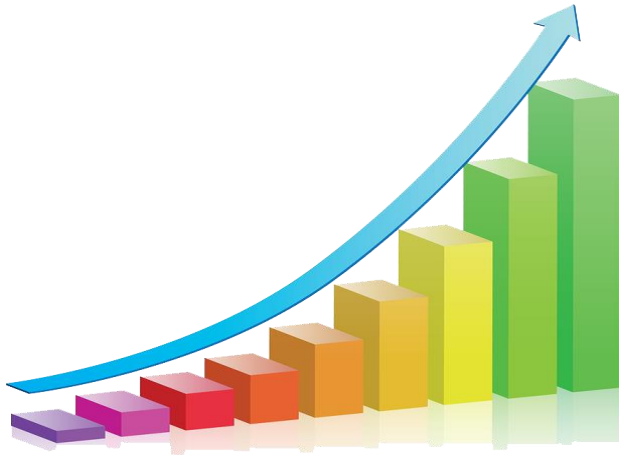


# MDBC: M4M Mobility & Connectivity 29<sup>th</sup> July 2020

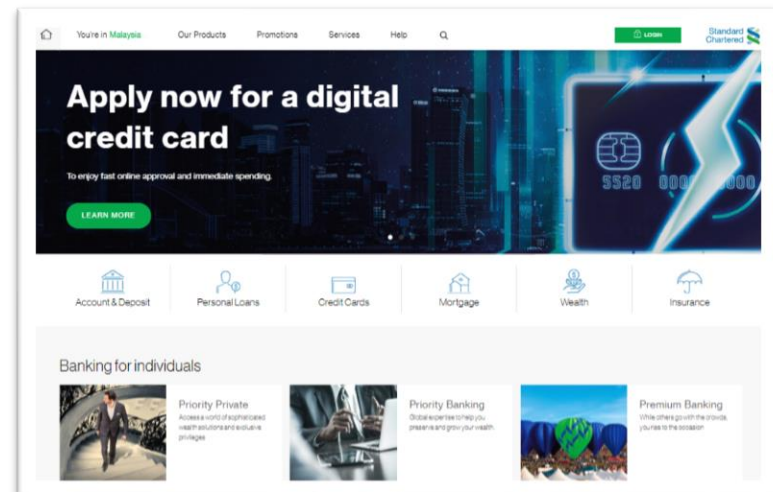
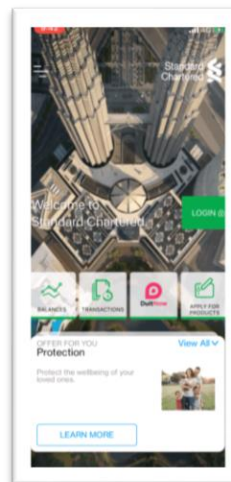
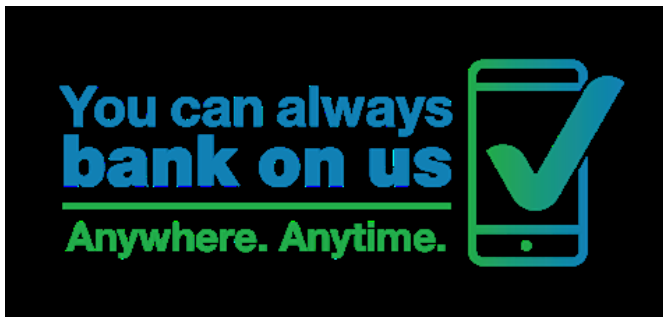
# 1 Changes in a post-COVID19 environment



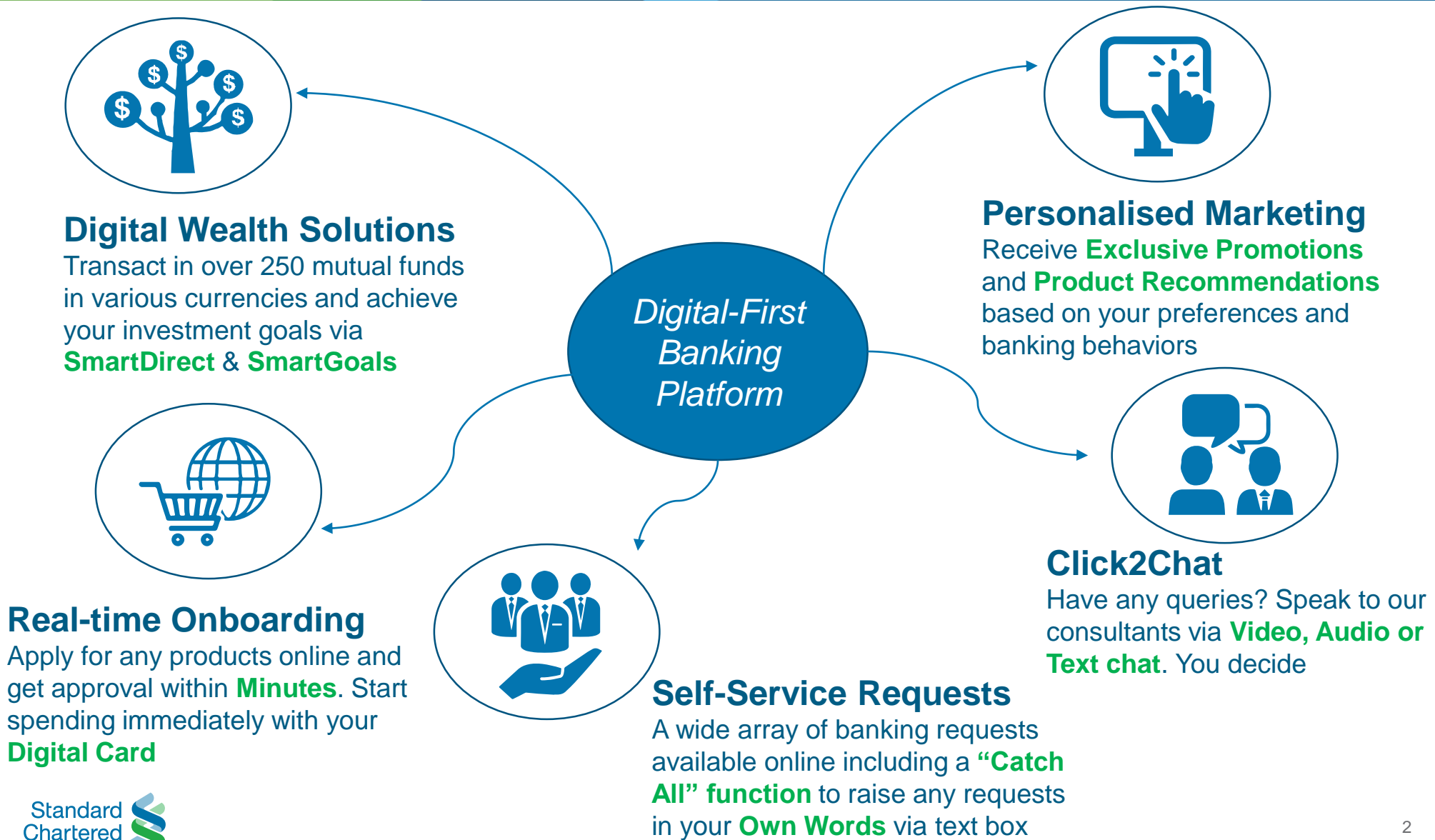
## Acceleration in Digital Banking Adoption

- ↑ 60% total customer base are active
- ↑ +15% digital servicing
- ↑ Digital Net Promoter Scores (NPS)

Main Driver: MCO/CB/Lockdown – banking services shifted from offline to online at unprecedented rates. Will stay that way as the new normal.

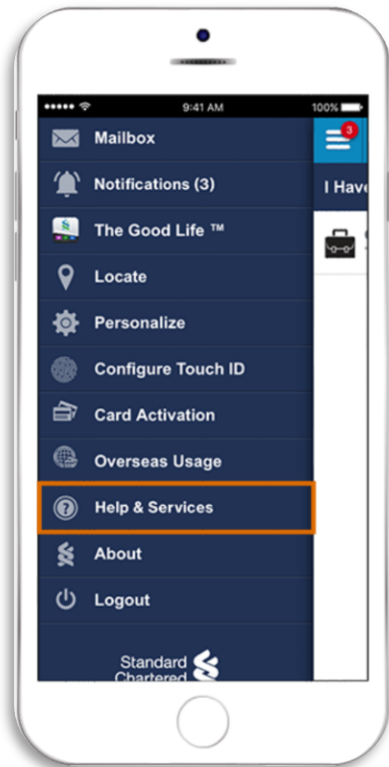


## 2 Digital capabilities and functions (anywhere banking)



## 3 Digital servicing and the future of mobile-first banking

**100% of Standard Chartered's common banking services can now be performed online.**



### Examples:

- Personal data management
- Card activation and management
- Loan and mortgage financing services
- General enquiries, complaints and dispute management

- ✓ **Secure – all requests are MFA**
- ✓ **Convenient – 24/7**
- ✓ **Fully digital – start to finish, completed online**