

The logo for Radian, featuring the word "RADIAN" in a bold, blue, serif font.The logo for Standard Chartered, consisting of the words "Standard Chartered" in a blue sans-serif font next to a stylized graphic of three overlapping curved lines in blue and green.The logo for Jardine Lloyd Thompson Limited, featuring a stylized blue triangle with a red and white design inside, above the text "JARDINE LLOYD THOMPSON Limited" in a blue sans-serif font.

PRESS RELEASE

For Immediate Release

Standard Chartered appoints Radian to back new Mortgage Insurance Programme

Hong Kong, 31 January 2005 - Standard Chartered Bank (Hong Kong) Limited ("Standard Chartered") has appointed Radian Group Inc. ("Radian") as its new Mortgage Insurance provider. "Standard Chartered is well-known for being able to provide flexible one-stop mortgage and finance solutions to meet customers' different financial needs. By working with Radian, we can now offer customers our novel "No Bounds 95% Mortgage Insurance Programme", which breaks the restrictions set by conventional mortgage products in the market and offers customers more flexibility and financial freedom," stated Andy Hon, General Manager, Mortgages and Auto, at Standard Chartered.

Radian, a leading USA-based credit enhancement provider brings an innovative approach and fresh insurance capacity to the Hong Kong mortgage market. Their approach, together with expertise from transaction adviser, Jardine Lloyd Thompson (JLT), provided the foundation for Standard Chartered's new "No Bounds 95% Mortgage Insurance Programme".

Andrew Rippert, Radian's Senior Vice President, International Mortgages remarked, "Standard Chartered has built a strong legacy of financial excellence and customer focus, and we're very pleased to join forces with JLT to support their mortgage programme. Our work with Standard Chartered reflects Radian's commitment to serve Hong Kong's growing residential mortgage market, which continues to provide consumers with many options for homeownership. We look forward to providing our clients in Hong Kong and throughout the global community with the highest levels of innovation through our mortgage insurance products and services."

From JLT's point of view, adviser Ali Chaudhry, Director, of Jardine Lloyd Thompson's Financial Solutions Division commented, "We are honoured to have been the key advisor on this programme. Standard Chartered and Radian are both very strong organisations and we are confident that Radian's experience in this sector will reinforce Standard Chartered's ability to continue to take the lead in the Hong Kong mortgage market.

- Ends-

Notes to the Editors:

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. Publicly listed on both the London Stock Exchange and the Stock Exchange of Hong Kong, Standard Chartered employs 30,000 people in over 500 offices in more than 50 countries. Well-established in growth markets, the Bank combines deep local knowledge with global capability and aims to be the right partner for its customers. Standard Chartered is trusted across its network for its standard of governance and its commitment to making a difference in the communities in which it operates.

For media enquiries, please contact:

Lily Chan (Tel: 852 2820 3083)/ Gabriel Kwan (Tel: 852 2820 3036)

Radian Group Inc. – *Changing the nature of risk*

Radian Group Inc. is a leading credit enhancement provider to the global financial and capital markets. Headquartered in Philadelphia, Pennsylvania, USA, Radian Group has more than 1,400 employees worldwide and maintains major operations in New York City and London. Radian's subsidiaries provide products and services through three business lines: financial guaranty, mortgage insurance and other financial services, serving markets in Asia, Australia, and throughout Europe. Additional information may be found at <http://www.radian.biz>.

For media enquiries, please contact:

In Hong Kong: Emily Chen/ Jessica Lee, Manning Selvage & Lee (Tel: 2804 8103/ 2804 8107)

In United States: David Cheung, Radian Group Inc. (Tel: 215 231 1362)

Jardine Lloyd Thompson Ltd. – *Partner in Innovation*

Jardine Lloyd Thompson (JLT), Hong Kong is a leading provider of insurance and reinsurance broking and risk management services. JLT Hong Kong is a wholly owned subsidiary of Jardine Lloyd Thompson Group Plc., which operates out of more than 100 offices in over 30 countries and is one of the largest firms of its type in the world. The Group is a Jardine Matheson associate company. For more information on JLT Hong Kong, visit www.jltasia.com.

For media enquiries, please contact:

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即時發佈

2005 年 1 月 31 日

渣打委任 Radian 提供按揭保險計劃

(香港 - 2005 年 1 月 31 日) 渣打銀行(香港)有限公司 (以下簡稱「渣打」) 現已委任 Radian Group Inc. (以下簡稱「Radian」) 為其按揭保險計劃提供承保。渣打的按揭及汽車貸款總監韓克強表示「提供多項一站式靈活按揭方案，迎合客戶不同的理財需要，一向是渣打樓宇按揭服務的特色及吸引之處。這次我們夥拍 Radian，提供嶄新的「無邊際 95%按揭保險計劃」打破市場上其他傳統按揭產品的一般限制，給予客戶更靈活及自由的理財空間。」

Radian 乃一間建基於美國之信貸增值供應商，為香港按揭市場帶來嶄新及具創意之保險模式，配以怡和保險顧問有限公司(以下簡稱怡和保險)之交易顧問專業隊伍，為渣打銀行(香港)有限公司全新「無邊際 95%按揭保險計劃」奠下基石。

Radian 國際按揭部高級副總裁 Andrew Rippert 表示：「渣打在財務上擁有卓越的傳統可服務顧客的需要，我們很高興可以與怡和保險合作為渣打提供按揭保險計劃。我們與渣打之合作正反映本公司對香港住宅按揭市場發展的承諾，為顧客物業提供多樣式按揭選擇。我們期望為香港及全球各地顧客提供最高水平之創新按揭保險產品和服務。」

從保險顧問公司角度來說，怡和保險金融策略部董事周梓樂先生表示：「我們很榮幸被委任為這按揭保險計劃的主要顧問。渣打及 Radian 都是極具規模機構，我們有信心 Radian 能憑藉他們在這專業領域內的經驗，鞏固及延續渣打在香港按揭市場的領導地位。」

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編輯垂注：**渣打銀行 – 在亞洲、非洲及中東市場佔領導地位**

渣打銀行自 1859 年在香港開展業務，現為香港三家發鈔銀行之一。渣打集團在倫敦及香港交易所上市，並於超過 50 個國家設有逾 500 個辦事處，僱員人數逾 30,000 名。渣打銀行在各高增長市場均發展蓬勃，並致力成為客戶的最理想商業夥伴。渣打擁有環球銀行業務經驗，並對各地區市場有極深入的了解和認識。憑藉維持高質素的企業管治水平，並積極投入服務社區，渣打銀行在其營運網絡內建立著深受信賴的形象。

聯絡查詢：

渣打銀行(香港)有限公司公共事務處
陳惠君/ 關懿婷 (電話：2820 3083/ 2820 3036)

Radian Group Inc. – 提供最佳風險管理方案

Radian Group Inc. 為全球金融資本市場提供信貸增值服務，在業內享有領導地位。其總部設於美國賓夕凡尼亞州的費城，並於紐約及倫敦設有辦事處，全球僱員逾 1,400 名。Radian 及其附屬機構為亞洲、澳洲及歐洲客戶提供三個系列的產品和服務，包括：財務保證、按揭保險及其他金融服務。詳情可瀏覽網址<http://www.radian.biz>。

聯絡查詢：

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香港 MS&L 公關顧問：陳漪明/李雅妮，電話：2804 8103/ 2804 8107。

怡和保險顧問有限公司 – 最具創意的合作伙伴

怡和保險顧問有限公司(以下簡稱“怡和保險”)是提供專業保險、再保險及風險管理服務的業界翹楚。怡和保險是怡和保險顧問集團有限公司旗下的全資附屬機構，於全球 30 多個國家擁有超過 100 間分公司。亦是全球其中一間最大同類型的保險經紀公司。怡和保險乃怡和集團的成員之一。如欲索取更多怡和保險的資料，請瀏覽網址：www.jlta.com。

聯絡查詢：

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