

TERMS AND CONDITIONS FOR ALLIANZ TRAVEL PROTECT PLAN PROMOTION (“PROMOTION TERMS”)

1. This Allianz Travel Protect Plan Promotion (“**Promotion**”) is jointly organised by Allianz Global Corporate & Specialty SE Singapore Branch (“**Allianz**”) and Standard Chartered Bank (Singapore) Limited (“**SCBSL**”). The Promotion is valid from 18th February 2019 to 17th March 2019, both dates inclusive (“**Promotion Period**”).

Promotion

2. If you purchase a Single Travel Protect Policy (“**Single Policy**”) from Allianz during the Promotion Period through SCBSL, you will be entitled to a 50% discount off your premium for the single trip.
3. If you purchase an Annual Travel Protect Policy (“**Annual Policy**”) from Allianz during the Promotion Period through SCBSL, you will be entitled to:
 - a. a 35% discount off your premium for the annual trip; and
 - b. an Osprey ‘Nebula 34L’ backpack (Anchor Grey or Cardinal Blue) worth \$169 (the “**Gift**”).
4. Choice of colour for the Gift is subject to its availability.
5. This Promotion is applicable to new applications only during Promotion Period and not valid with other promotions, discounts, offers, vouchers, rebates or privileges.

Redemption

6. If you are eligible to receive the Gift, a redemption letter for the Gift will be issued and sent by post or email to you within 2 months after the last day of the Promotion Period. The Gift must be redeemed from Allianz in accordance with the instructions stated in the redemption letter. Allianz may at its sole discretion at any time and without prior notice substitute or replace the Gift with any other gift of equal or similar value.
7. When you redeem the Gift, Allianz may require you to disclose your information (including name, identification/passport number, mailing address and contact number) for the purposes of verifying your identity and recording your redemption of the Gift. If you do not consent to such disclosure, you will not be able to redeem the Gift and it will be forfeited.
8. The Gift and redemption letter are not transferable or exchangeable for cash, credit or any other item in part or in whole. Any redemption letter that has expired or been lost will not be replaced.
9. Neither Allianz nor SCBSL is the supplier of the Gift. Neither is obliged to assist or act on your behalf in communicating with the supplier of the Gift for any reason. You accept the Gift as it is and subject to any terms and conditions that the supplier of the Gift may impose. Any Gift that is not collected within the deadline stated on the Gift redemption letter will be forfeited.
10. Allianz and SCBSL make no representation or warranty whatsoever as to the quality or fitness for purpose or any other implied terms or conditions with respect to the Gift. Neither Allianz nor SCBSL will be liable for any injury, loss or damage whatsoever arising in connection with the Gift.
11. If you cancel your Allianz Travel Policy at any time before the policy expiry date for whatever reason, Allianz reserves the right to deduct the value of the Gift or the applicable discounts from the refund premium allowed under the policy, if any.

General Terms

12. Allianz Travel Protect Policy is underwritten by Allianz and distributed by SCBSL. SCBSL shall not be liable in any manner whatsoever regarding your application or the contract of insurance. Guaranteed elements (if any) are obligations of Allianz only. All insurance products are not deposits with, obligations of, or guaranteed by the Bank.
13. Your purchase of the Policy is subject to Allianz's policy terms and conditions, and acceptance. SCBSL does not accept any responsibility regarding any statement made in, omission or inclusion of any provisions of, the Policy terms and conditions nor shall SCBSL be held liable in any manner whatsoever in respect of your application for the Policy or the Policy terms and conditions.
14. Each of Allianz and SCBSL may at any time, without any prior notice or liability to you, vary the terms and conditions of this Promotion or withdraw or discontinue the Promotion at any time. The decision of Allianz and SCBSL on all matters relating to this Promotion, including determining your eligibility to participate, shall be at their absolute discretion and will be final and binding.
15. In the event of any inconsistency between these Promotion Terms and any brochures, marketing or promotional materials relating to the Promotion, these Promotion Terms shall prevail.
16. A person who is not a party to these terms and conditions has no right under the Contracts (Rights of Third Parties) Act (Cap.53B) to enforce any of these Promotion Terms.
17. These Promotion Terms are governed by and construed in accordance with the laws of the Republic of Singapore and you agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
18. All information is correct at time of print.
19. This document is not a contract of insurance and reference should be made to the actual policy for the exact terms and conditions applicable. It does not constitute an offer to buy or sell an insurance product or service. It is also not intended to provide any insurance or financial advice. All insurance products described in this document are products of and underwritten by Allianz Global Corporate & Specialty SE Singapore and they are not products of, nor are they underwritten by Standard Chartered Bank (Singapore) Limited.
20. Standard Chartered Bank (Singapore) Limited shall not be liable in any manner whatsoever regarding your application or the contract of insurance. In facilitating insurance arrangements or in referring customers to any insurer, the Bank is acting in alliance with the insurer and not as an agent for customers. This document is being distributed for general information only and it does not constitute an offer, recommendation, solicitation to enter into any transaction. You may wish to seek advice from a licensed or an exempt financial adviser before making a commitment to purchase this product. In the event that you choose not to seek advice from a licensed or an exempt financial adviser, you should carefully consider whether this product is suitable for you.
21. This Policy is protected under the Policy Owner Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your Policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Allianz Global Corporate & Specialty SE Singapore or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).