

## 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 10<sup>th</sup> March 2020 to 31<sup>st</sup> March 2020, both dates inclusive (“**Promotion Period**”).

### Promotion

2. By participating in the Promotion, you hereby agreed to be bound by these Promotion Terms
3. If you purchase a Single Travel Protect Policy (“**Single Policy**”) from Allianz during the Promotion Period through SCBSL, you will be entitled to a 45% discount off your premium for the single trip.
4. 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 25% discount off your premium for the annual trip; and
  - b. Takashimaya Vouchers worth S\$50 (the “**Gift**”).
5. Only the main policyholder will be entitled to the Gift for both Family and Annual Plans purchased. Accompanied or added travellers under the same policy will not be entitled to Gift
6. This Promotion is applicable to new or existing customers of SCBSL who make new applications to purchase the Single Policy and/or the Annual Policy during the Promotion Period
7. This Promotion is not valid with other promotions, discounts, offers, vouchers, rebates or privileges.

### Redemption

8. If you are eligible to receive the Gift, you will receive a redemption email (“**Redemption Email**”) sent to your registered email address in accordance with Allianz records within 2 months after the last day of the Promotion Period. The Gift must be redeemed in accordance with the instructions and redemption process stated in the Redemption Email. Allianz may at its sole and absolute discretion at any time and without prior notice substitute or replace the Gift with any other gift of equal or similar value.
9. By purchasing the Annual Policy during the Promotion Period for the qualification of the Gift, you consent to the collection, use and disclosure of your Personal Data by Allianz to SCBSL’s third party service provider for the purpose of Gift redemption only.
10. The Gift is non-transferable, non-assignable and non-exchangeable, whether in full or in part. No payment or compensation whether in cash, credit or kind shall be made for any uncollected, lost, misplaced, defaced, deleted, stolen or damaged Gift. Any Gift or Redemption Email that has expired or been lost will not be replaced.
11. 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.

12. 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 acts or omissions of the supplier or any injury, loss or damage whatsoever arising in connection with the Gift. Any dispute in connection with the value, condition or usability of the Gift is to be resolved directly between you and the supplier.
13. If you cancel your Single Policy or Annual Policy at any time before the relevant policy's expiry date for whatever reason, Allianz reserves the right to deduct the value of the Gift and/or the applicable discounts from the premium allowed under the relevant policy, if any.

### **General Terms**

14. The Single Policy and the Annual Policy are 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 SCBSL.
15. Your purchase of the Single or Annual Policy is subject to the terms and conditions of, and acceptance by Allianz. Please refer to the full terms and conditions, and exclusions listed in the policy contract. SCBSL does not accept any responsibility regarding any statement made in, omission or inclusion of any provisions of, the relevant policy terms and conditions nor shall SCBSL be held liable in any manner whatsoever in respect of your application for the relevant policy and/or the relevant policy terms and conditions.
16. 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.
17. 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.
18. 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.
19. These Promotion Terms are governed by and construed in accordance with the laws of the Republic of Singapore and any disputes regarding the Promotion Terms shall be subjected to the exclusive jurisdiction of the Singapore courts.
20. All information is correct at time of print.
21. 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 and they are not products of, nor are they underwritten by SCBSL.
22. SCBSL 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 Allianz, SCBSL is acting in alliance with Allianz 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 a product. In the event that you choose not to seek advice from a licensed or an exempt financial adviser, you should carefully consider whether a product is suitable for you.

23. These policies are protected under the Policy Owner's 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 or visit the GIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).