Terms and Conditions for Allianz Cyber Protect Plan Promotion ("PROMOTION TERMS")

1. This Allianz Cyber Protect Plan Promotion ("**Promotion**") is jointly organised by Allianz Insurance Singapore Pte. Ltd. ("**Allianz**") and Standard Chartered Bank (Singapore) Limited ("**SCBSL**").

2. This Promotion is valid from 1 October 2026 to 31 December 2026, both dates inclusive ("**Promotion Period**"). Allianz Cyber Protect is underwritten by Allianz and distributed by SCBSL.

3. By participating in this Promotion, you hereby agree to be bound by these Promotion Terms.

Promotions

4. If you purchase an Allianz Cyber Protect policy (the "**Policy**") from Allianz during the Promotion Period through SCBSL, you will be entitled to a 10% discount off your first year premium ("**Promotional Discount**").

5. Only the main policyholder will be entitled to the Promotional Discount. Your application for the Policy ("**Application**") and insurance premium payment for the Policy must be received and accepted by Allianz during the Promotion Period to be entitled to this Promotion.

6. This Promotion is applicable to new applications only during the Promotion Period and will not be valid with other promotions, discounts, offers, vouchers, rebates or privileges, unless otherwise stated.

7. The Promotional Discount is non-transferable, non-assignable, and not exchangeable for cash, credit or any other item, whether in part or in whole.

General Terms

8. The 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 SCBSL.

9. Your purchase of the 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.

10. 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.

11. 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.

12. A person who is not a party to these Promotion Terms has no right under the Contracts (Right of Third Parties) (Cap.53B) to enforce any of these Promotion Terms.

13. 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.

14. All information is correct at time of print.

Disclaimers

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.

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 as a distributor, 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.

This Policy is protected under the Policy Owners' 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 or www.sdic.org.sg).

This advertisement has not been reviewed by the Monetary Authority of Singapore.