



Terms and Conditions for Allianz Trip Protect Plan Promotion (“PROMOTION TERMS”)

1. This Allianz Trip 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 01 October 2026 to 30 November 2026, both dates inclusive (“**Promotion Period**”). Allianz Trip 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 Trip Protect policy (the “**Policy**”) from Allianz during the Promotion Period through SCBSL, you will be entitled to the following discount off your total first year premium (“**Promotional Discount**”).

Plan Type	Promotional Discount
Allianz Trip Protect Single Trip Plan	60%
Allianz Trip Protect Annual Multi-Trip Plan	30%

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.

Gift

8. Applicants who have successfully purchased Allianz Trip Protect Annual Multi-Trip Plan during the Promotional Period shall be entitled to the Travel Rewards Vouchers (the “**Gift**”) shown in the table below:

Plan Tier	Silver	Gold	Platinum
Travel Rewards Vouchers	S\$100	S\$150	S\$250

9. To qualify for this Promotion:
 - i. New sign-ups must be submitted during the Promotion Period;
 - ii. Premium payment must be successfully received by Allianz during the Promotion Period;
 - iii. Policyholder must provide marketing consent to Allianz to be contacted via their email address to receive the Gift from Allianz.



Redemption of the Gift

10. The Purchased policy must remain active as of end campaign date for the customer to be entitled to the voucher.
11. If you are eligible to receive the Gift, all updates regarding Gift redemption will be communicated to the main policyholder by Allianz via the email address provided during the application. Please inform Allianz through the Allianz Customer Service Hotline ("6222 1919") should there be any changes in your email or other personal particulars provided during your application.
12. An email on the Gift redemption will be issued to the main policyholder within 90 days after campaign closure at their email addresses registered with Allianz at the time they apply for the policies subject to the receipt of the applicants' marketing consent ("**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.
13. By purchasing the 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 a third party merchant for the purpose of Gift redemption only.
14. The Gift and Redemption Email are not transferable or exchangeable for cash, credit or any other item in part or in whole. A Redemption Email that has expired or is lost will not be replaced.
15. The Gift must be redeemed in accordance with the instructions stated in the Redemption Email. Any Gift not redeemed by the expiry date indicated on the Redemption Email at the redemption location stated, or otherwise stipulated by the Allianz, SCBSL, and/or relevant third party merchant(s), will be forfeited.
16. The Gift is provided by a third party merchant(s). 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 shall accept the Gift as it is and subject to any terms and conditions that the merchant(s) supplying the Gift may impose.
17. No payment or compensation whether in cash, credit or kind shall be made for expired, unused, lost, misplaced, defaced, stolen or damaged Gift.
18. Allianz and SCBSL make no representation or warranty whatsoever as to the quality merchantability or fitness for purpose or any other implied terms or conditions with respect to the Gift. Allianz and SCBSL accepts no responsibility or liability for the acts or goods or services of the merchant(s) supplying the Gift, or for any delay, postponement, non-delivery, non-performance or defects in the Gift. Neither Allianz nor SCBSL will be liable for any injury, loss (whether foreseeable or not), claim or damage whatsoever suffered or incurred (whether in common law or equity) arising from or in connection with, directly or indirectly, the Gift, to the fullest extent permitted by law. Any dispute about the quality or condition of the Gift is to be resolved directly with the merchant(s) supplying the Gift. Allianz and SCBSL are not agents of any merchant(s) supplying the Gift or vice versa.
19. If you cancel your 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 (if applicable) in accordance to the policy terms and conditions, if any.



General Terms

20. 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.
21. 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.
22. 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.
23. 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.
24. 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.
25. 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.
26. 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.