



Terms and Conditions for Standard Chartered Bank Staff Banking Promotion (“Promotion T&Cs”)

1. This Standard Chartered Bank Staff Banking Promotion (“**Promotion**”) is jointly organised by Allianz Insurance Singapore Pte. Ltd. (“**Allianz**”) and Standard Chartered Bank (Singapore) Limited (“**SCBSL**”).
2. The Promotion is valid from 1 October to 31 December 2026, both dates inclusive (“**Promotion Period**”), and is available to all Eligible Employees (as defined in Clause 3a) and their Immediate Family Members (defined in clause 3b).
3. For the purposes of these Promotion T&Cs:
 - a) “**Eligible Employees**” shall mean employees of any of the following entities:
 - (i) Standard Chartered Bank (Singapore) Limited (“**SCBSL**”);
 - (ii) Standard Chartered Bank, Singapore Branch;
 - (iii) Standard Chartered Trust (Singapore) Pte Ltd;
 - (iv) Trust Bank Singapore Limited;
 - (v) SCV Master Holding Company Pte Ltd.

(collectively “**Standard Chartered Group**”),

but shall not include any employee who is serving his/her termination notice period (under his/her employment contract with the relevant entity of the Standard Chartered Group) at the point of making an application to purchase any relevant Eligible Policy(ies) (defined below).
 - b) An “Immediate Family Member” refers to an Eligible Employee’s legal spouse, child, sibling, or parent.
4. By participating in the Promotion, you hereby agree to be bound by these Promotion Terms

Promotion

5. In order to be entitled to a promotional discount off your total first year premium (“**Promotional Discount**”), Eligible Employees and/or their Immediate Family Members must, during the Promotion Period,
 - a) purchase the relevant Eligible Policy(ies) (“**Policy**”) from Allianz through SCBSL;
 - b) indicate the respective promotional code in the online application for the Policy.

Eligible Policies	Promotional Discount
Allianz Accident Protect Plus	30% (Indicate under Promotional Code: APP30)
Allianz Cyber Protect	15% (Indicate under Promotional Code: CyberS)
Allianz Home Protect	50% (Indicate under Promotional Code: HomeSpecial50)
Allianz Cancer Protect	30% discount (Indicate under Promotional Code: CancerP30)

6. 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.



7. This Promotion is only applicable to you if you do not already hold a Policy during the Promotion Period and will not be valid with other promotions, discounts, offers, vouchers, rebates or privileges, unless otherwise stated.

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

9. 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.
10. 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.
11. 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.
12. In the event of any inconsistency between these Promotion T&Cs and any brochures, marketing or promotional materials relating to the Promotion, these Promotion T&Cs shall prevail.
13. 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 T&Cs.
14. These Promotion T&Cs 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.
15. 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 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.

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 or www.sdic.org.sg).

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