

## STAFF BANKING GENERAL INSURANCE PROMOTION TERMS AND CONDITIONS

1. This Staff Banking General Insurance Promotion (“**Promotion**”) is available from 1 January 2017 to 31<sup>st</sup> March 2017 (both dates inclusive) (“**Promotion Period**”) and is open to Eligible Employees and their Immediate Family Members.
2. For the purposes of these Promotion Terms,
  - i. “**Eligible Employees**” shall mean employees of any of the following entities:
    - (a) Standard Chartered Bank, Singapore Branch;
    - (b) Standard Chartered Bank (Singapore) Limited;
    - (c) Standard Chartered PF Managers Pte. Ltd;
    - (d) Standard Chartered Trust (Singapore) Pte Ltd, (collectively “**Standard Chartered Group**”)
  - ii. An “**Immediate Family Member**” refers to an Eligible Employee’s legal spouse, child, sibling, or parent.
3. “**Eligible Policies**” refers to the policies listed in the table (“**Table**”) below:

SCB Staff Banking General Insurance Promotion (1 January-31 March 2017)		
Needs	Eligible Policy	General Insurance promotion for Eligible Employees and their Immediate Family Members
Travel	Enhanced Travel Protector	40% off single trip premium
		30% off annual trip premium & Gift (Eagle Creek – No Matter What™ Duffel S” worth \$103). Redemption starts from 1 May 2017)
Home Content	Home Protector	20% off premium
Motor	Ultimate Car Protector	Premier Plan: 10% off premium plus Rebate (\$160 rebate) Classic Plan: 10% off premium plus Rebate (\$120 rebate)
Personal Accident	Premier PA Protector	35% off premium
Hospital Income	Enhanced CashBack Protector	25% off premium
Maid	Maid Plus	S\$50 off premium

4. To enjoy the promotions described in the Table:
  - (a) Eligible Employees and/or their Immediate Family Members must during the Promotion Period, apply for and successfully purchase, any Eligible Policy;
  - (b) For online application: in applying for an Eligible Policy, an Eligible Employee and/or his/her Immediate Family Member must tick “Staff?” box of the online application form, and complete the Eligible Employee’s work e-mail address in the “\*Employment Email Address” box of the online application form;
  - (c) For manual application: in applying for an Eligible Policy, an Eligible Employee and/or his/her Immediate Family Member must complete the Eligible Employee’s work e-mail address in the “Email Address” field of the manual application form.
  
5. Promotion is only applicable to new insurance applications and not valid with other promotions, discounts, offers, vouchers, rebates or privileges unless otherwise stated. Eligible Employees and their Immediate Family Members who (a) have terminated an existing Eligible Policy and (b) subsequently purchase the same Eligible Policy, shall not qualify to enjoy the relevant promotion offered in respect of such Eligible Policy.
  
6. Persons who are not eligible to participate in this Promotion are employees who are serving their termination notice period (under their employment contract with the relevant entity of the Standard Chartered Group) at the point of purchasing the relevant Eligible Policy(ies), and their Immediate Family Members.
  
7. All insurance products described in this document are products underwritten by MSIG Insurance (Singapore) Pte. Ltd. (“**MSIG**”) and not Standard Chartered Bank (Singapore) Limited (“**Bank**”). The Bank shall not be liable in any manner whatsoever regarding your application or the contract of insurance. Guaranteed elements (if any) are obligations of MSIG only. All insurance products are not deposits with, obligations of, or guaranteed by the Bank.
  
8. In the event that MSIG is unable to deduct the premium from the credit/ debit card as provided in the application form, you are required to provide alternative mode of payment.
  
9. This Promotion is jointly organised by MSIG and the Bank. The Bank or MSIG may vary the Staff Banking General Insurance Promotion Terms and Conditions without prior notice or withdraw or discontinue the Promotion at any time without any prior notice or liability to you. The Bank’s or MSIG’s decision on all matters relating to this Promotion, including determining eligibility to participate, shall be final and conclusive and no correspondence will be entertained.
  
10. In the event of any inconsistency between the Staff Banking General Insurance Promotion Terms and Conditions and any brochures, marketing or promotional materials relating to the Promotion, the Staff Banking General Insurance Promotion Terms and Conditions shall prevail to the extent of such inconsistency.
  
11. 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 the Staff Banking General Insurance Promotion Terms and Conditions.
  
12. This Staff Banking General Insurance Promotion Terms and Conditions are governed by and shall be 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.

#### **ADDITIONAL PROMOTION TERMS AND CONDITIONS APPLICABLE TO PLANS WITH GIFTS**

13. For selected Eligible Policies, the Eligible Employee or the Immediate Family Member of the Eligible Employee purchasing the Eligible Policy will receive the relevant gift as stated in the above table at Clause 3 (each, a "Gift").
14. The Gift is issued on a first-come-first-served and while stocks last basis. Neither MSIG nor Standard Chartered 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 utilized by the expiry date stipulated by the supplier of the Gift will be forfeited.
15. Neither MSIG nor Standard Chartered make any representation or warranty whatsoever as to the quality or fitness for purpose or any other implied terms or conditions with respect to any Gift. Neither MSIG nor Standard Chartered will not be liable for any injury, loss or damage whatsoever arising in connection with the Gift.
16. Redemption letters, informing Eligible Employees and/or their Immediate Family Members ("**Successful Customers**") when and how they may go about collecting the Gift, will be sent by mail to such Successful Customers at their respective mailing addresses provided to MSIG. Successful Customers must redeem the Gift within the validity period indicated in such letters, failing which, the Gift will be forfeited. No payment or compensation will be given to any Successful Customer who fails to collect or redeem the Gift within such validity period. Only original copies of redemption letters will be accepted for redemption.
17. If you cancel your insurance policy at any time before policy expiry for whatever reason, MSIG reserves the right to deduct the value of the Gift from the amount of premium refundable to you, if any.
18. The Gift is non-redeemable for cash, non-transferable, non-assignable and non-exchangeable. MSIG and Standard Chartered reserve the right to replace the Gift with other items of similar value without prior notice.

#### **ADDITIONAL TERMS AND CONDITIONS APPLICABLE TO ENHANCED TRAVEL PROTECTOR**

19. If you purchase a Single Trip Enhanced Travel Protector Policy, you will be entitled to the relevant discount as stated in the above table at Clause 3. Notwithstanding the discount, the minimum premium of the Single Trip Enhanced Travel Protector Policy after discount is \$22.

#### **ADDITIONAL TERMS AND CONDITIONS APPLICABLE TO ULTIMATE CAR PROTECTOR**

20. If you purchase a Ultimate Car Protector Policy, you will be entitled to the relevant discount and Rebate as stated in the above table at Clause 3.
21. If your application form was submitted online with premium fully paid, the Rebate will be awarded via crossed cheque. If your application form submitted at any SCBSL branch, the Rebate will be via discount on premium payable.

22. If you cancel your Ultimate Car Protector Policy at any time before the policy expiry date for whatever reason, MSIG reserves the right to deduct the value of the Rebate from the refund premium allowed under the policy, if any.
23. MSIG may at its sole discretion at any time and without prior notice substitute or replace the Rebate with any other items of equal or similar value.

All information is correct at time of print.