

## Terms and Conditions for Ultimate Car Protector Promotion for Staff of Business Banking Clients

1. This Ultimate Car Protector Promotion for Business Banking Customers ("Promotion") is organised by MSIG Insurance (Singapore) Pte. Ltd. ("MSIG Insurance"). The Promotion is valid from 1 January 2017 to 31 March 2017, both dates inclusive ("Promotion Period"). Ultimate Car Protector Policy is underwritten by MSIG Insurance and distributed by Standard Chartered Bank (Singapore) Limited ("SCBSL").
2. Staff of Business Banking clients of SCBSL who successfully purchase an Ultimate Car Protector Policy from MSIG Insurance through SCBSL during the Promotion Period, and enter the promotional code 'SCBBIZ' into their application form, will be entitled to (each, a "Rebate"):
  - (a) For Premier policy - a rebate in the amount of S\$170; or
  - (b) For Classic policy - a rebate in the amount of S\$130.
3. If your application form was submitted online with premium fully paid, the Rebate will be awarded via crossed cheque. If your application form is submitted to MSIG directly or via a SCBSL Insurance Specialist, the Rebate will be awarded via discount on premium payable.
4. In the event that MSIG Insurance is unable to deduct the premium payable from the credit/debit card as provided in the application form, you will need to provide an alternative mode of payment.
5. Your purchase of the Ultimate Car Protector Policy is subject to MSIG Insurance's policy terms and conditions, and acceptance. SCBSL does not accept any responsibility regarding any statement made in, omission or inclusion of any provisions of, the policy terms and conditions nor shall SCBSL be held liable in any manner whatsoever in respect of your application for the Ultimate Car Protector Policy or the policy terms and conditions.
6. This Promotion is applicable to new applications only and not valid with other promotions, discounts, offers, vouchers, rebates or privileges.
7. If you cancel your Ultimate Car Protector Policy at any time before the policy expiry date for whatever reason, MSIG Insurance reserves the right to deduct the value of the Rebate from the refund premium allowed under the policy, if any.
8. MSIG Insurance 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.
9. MSIG Insurance and SCBSL each 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 MSIG Insurance 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.
10. In the event of any inconsistency between these Terms and Conditions and any brochures, marketing or promotional materials relating to the Promotion, these Terms and Conditions shall prevail.
11. SCBSL shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of the products and/or services provided by MSIG Insurance. Notwithstanding anything herein, SCBSL shall not at any time be responsible or held liable for any loss, injury, damage or harm suffered by or in connection with the products and/or services provided by MSIG Insurance.

12. 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 Terms and Conditions.
13. These Terms and Conditions 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.