

Terms and Conditions of Health Saver Rewards Program

A. Program Eligibility and Bank Account Balance

1. The promotion period is from **2 Jul 2019 to 30 June 2020**, both dates inclusive (the “**Promotion Period**”). The promotion (“**Promotion**”), as specified below, consists of cash reward offers and are subject to these Terms and Conditions (each a “**Cash Reward**”, collectively “**Rewards**”).
2. Each client may enroll in the Promotion only once during the Promotion Period. Clients who fulfill the requirements as set out in these Terms and Conditions are eligible clients for the purposes of the Promotion (“**Eligible Client**”).
3. Where a client is eligible to the Rewards in conjunction with other promotional offers, Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) and Allianz Global Corporate & Specialty SE Hong Kong Branch (“**Allianz**”) reserve the right to grant the client one of or part of the Rewards.
4. An Eligible Client must maintain with the Bank a valid HKD deposit account (excluding MortgageOne® Account and Mortgage Saver Current Account) as stated below in his / her sole name or in the capacity as primary account holder for joint account at the time of Cash Reward(s) fulfillment. In addition, the Eligible Client must also maintain the monthly average balance of HKD10,000 or above with his/her account(s) during the Promotion Period and on the Bank Cut Off Date as specified in Clause 3 of Section B, otherwise the uncredited Rewards will be forfeited. Such monthly average balance refers to the sum of all End of Day (EOD) account balances in a month and dividing it by the number of days in that month. The Bank will credit the relevant amount of Cash Reward to the respective HKD deposit account in the following sequence:
 - a. **Integrated Deposits Account; or**
 - b. **Current Account; or**
 - c. **Statement Savings Account; or**
 - d. **Passbook Savings Account**

If an Eligible Client has more than one account with the Bank under the same account type, the Bank will select any one of the accounts with the latest account opening date for the crediting at its discretions.

The account chosen under the above criteria is known as the designated account (“**Designated Account**”).

5. Each of the banking savings and deposit account products or services set out in these Terms and Conditions is subject to respective eligibility, application process and product Terms and Conditions.

6. The deposit and balance maintenance requirements mentioned in these Terms and Conditions are part of the promotional requirements for successful crediting or delivery of the Rewards. They are not mandatory requirements which must be met before a client may apply or to be granted any banking account product or service. Any one of banking account products or services may be applied and be granted independently and subject to their own respective Terms and Conditions.

B. Details of Health Saver Rewards Program

1. To be eligible for the Promotion, the Eligible Client must successfully apply through the Bank, make payment for and be issued with at least one of Allianz's available insurance plans below ("**Eligible Plan**") during the Promotion Period ("**New Purchase**"):
 - **Allianz Accident Protect**
 - **Allianz Hospital Income Protect**
 - **Allianz Cancer Protect**
 - **Allianz Medical Protect**
 - **Allianz Ultra Medical Protect**
 - **Allianz Premium Medical Protect**

The New Purchase must be issued in the name of the Eligible Client as the policyholder and become effective during the Promotion Period with a minimum total annualised aggregate premium of HKD5,000 ("**Annualised Aggregate Premium**") for all New Purchase and existing Eligible Plans on the Allianz Cut Off Date as specified in Clause 3 of Section B. In addition, the Eligible Client must maintain the following conditions:

- i) such Annualised Aggregated Premiums are paid by the relevant due dates; and
- ii) minimum monthly average balance in the Designated Account as set out in Clause 4 of Section A.

When the Cash Reward is credited, in addition to the satisfaction of the requirements set out in Clause 2 of Section B, the insurance policies of the New Purchase must remain in-force and with premium payments made up-to-date; otherwise, the Health Saver Rewards Program will be terminated forthwith and thereupon all Cash Rewards will be forfeited absolutely without any notice. There will not be any compensation for any forfeiture of the Cash Rewards in such circumstances. The data on the subsistence of an insurance policy and its premium payment status appearing on Allianz's records will be conclusive.

2. The Rewards are calculated on the basis of the tier of Annualised Aggregate Premiums and including, where applicable, the daily average steps achieved by the Eligible Client after the activation of GOQii App ("**GOQii App Activation**"):

Annualised Aggregate Premium ^a (HKD)	Health Protection Cash Reward Rate ^b		Health Awareness Cash Reward Rate ^c		Monthly Average Balance of Designated Account		Total Cash Reward Rate ^d
20,000 and above	0.5% p.a. (up to HKD2,500)	+	0.5% p.a. (up to HKD2,500)	x	From HKD10,000 and up to HKD500,000 ^e	=	1% p.a. (up to HKD5,000)
10,000 – 19,999	0.4% p.a. (up to HKD2,000)	+	0.4% p.a. (up to HKD2,000)	x		=	0.8% p.a. (up to HKD4,000)
5,000 – 9,999	0.2% p.a. (up to HKD1,000)	+	0.2% p.a. (up to HKD1,000)	x		=	0.4% p.a. (up to HKD2,000)

- a. **Annualised Aggregate Premium** refers to the total annualized premium after any promotion discount and including insurance levy[#] and is calculated by aggregating the annualised premiums of all New Purchases and that together with existing Eligible Plan issued to the Eligible Client.
- b. **Health Protection Cash Reward Rate** refers to the rate at which the Cash Reward that an Eligible Client is entitled and is determined with reference to the Annualised Aggregate Premium.
- c. **Health Awareness Cash Reward Rate** refers to the rate at which the Cash Reward that an Eligible Client is entitled and is determined with reference to the Annualised Aggregated Premium and the daily average of 10,000 steps as achieved and logged via the GoQii App in a calendar month. Upon the GOQii App Activation, steps tracking shall start on the next day onwards. For the first month of such GOQii App Activation and if steps tracking does not begin on the first day of the month, the daily average steps are calculated by dividing the total number of steps achieved in that month with the number of days remaining in that month. To ensure accuracy, the Eligible Client is advised to synchronize the data with his / her fitness tracking device manually every time before the Allianz Cut Off Date.
- d. **Total Cash Reward Rate** refers to the Health Protection Cash Reward Rate together with Health Awareness Cash Reward Rate, assuming all the requirements as set out in Section A and this Section B are satisfied. If an Eligible Client does not meet the tier of Annualised Aggregate Premiums and, where applicable, the daily average steps in any month(s), the relevant part of the Cash Reward will be not paid for that month(s).
- e. A maximum cap of HKD500,000 Designated Account balance is applied for the calculation of the total Rewards earned by an Eligible Client for any given month.

[#] With effect from 1 January 2018, premium levies are imposed by the Insurance Authority. For further information, please visit <https://www.agcs.allianz.com/global-offices/hong-kong/levy-notice.html>

3. Upon fulfilling all the conditions specified in this Section B, the Bank will credit the Rewards into the Eligible Client's Designated Account based on the schedule as follows:

Eligible Plan New Purchase Effective Date ⁱ	Annualised Aggregate Premium & GOQii Cut Off Date ("Allianz Cut Off Date") ^{ii, iv}	Monthly Average Balance Cut Off Date ("Bank Cut Off Date") ^{iv}	Cash Reward Credit Date ^{iii, iv}
2 July to 30 September 2019	Last day of every calendar month	30 September 2019	On or before 31 December 2019
		31 December 2019	On or before 31 March 2020
		31 March 2020	On or before 30 June 2020
		30 June 2020	On or before 30 September 2020
		30 September 2020	On or before 31 December 2020
1 October to 31 December 2019		31 December 2019	On or before 31 March 2020
		31 March 2020	On or before 30 June 2020
		30 June 2020	On or before 30 September 2020
		30 September 2020	On or before 31 December 2020
		31 December 2020	On or before 31 March 2021
1 January to 31 March 2020		31 March 2020	On or before 30 June 2020
		30 June 2020	On or before 30 September 2020
		30 September 2020	On or before 31 December 2020
		31 December 2020	On or before 31 March 2021
		31 March 2021	On or before 30 June 2021
1 April to 30 June 2020	30 June 2020	On or before 30 September 2020	
	30 September 2020	On or before 31 December 2020	
	31 December 2020	On or before 31 March 2021	
	31 March 2021	On or before 30 June 2021	
	30 June 2021	On or before 30 September 2021	

- i. For the purpose of tracking the daily average steps counted towards the Health Awareness Cash Reward, if the GOQii App Activation is made before the New Purchase Effective Date, the Date of GOQii Activation will be the same as the New Purchase Effective Date.

- ii. If there are any changes in the Annualised Aggregate Premium due to another New Purchase and/or changes to existing or cancellation of New Purchase / Eligible Plan as of the Allianz Cut Off Date, the new Annualised Aggregate Premium will be used to determine the rate of Cash Reward from the Allianz Cut Off Date and onwards.
 - iii. Please refer to Clause 4 of Section A for the sequence of the respective Designated Account into which the Bank will credit the Rewards.
 - iv. Subject to any prior written or email notice of termination of the Cash Reward issued by the Bank and/or Allianz, the Allianz Cut Off Date, Bank Cut Off Date and Cash Reward Credit Date shall be automatically extended from time to time after those dates as scheduled to the last day of subsequent calendar months and quarterly periods correspondingly.
4. The Bank and Allianz reserve the right to determine or change any details applied under the Rewards (including but not limited to ascertaining the amount of any applicable balance requirements and the Cash Reward Credit Date) and verify the client's transaction records in considering the client's eligibility for the Rewards. In case of any disputes, the Bank and Allianz' decision shall be final and binding.
5. The Bank will use its best endeavour to verify the necessary information from Allianz to validate the Total Cash Rewards; however, the Bank makes no warranty towards the accuracy of the steps data supplied by Allianz to be used in the calculation of the Cash Reward earned. The Bank accepts no liability for failure or delay in the crediting of Cash Rewards to the client's Bank deposit account for any reason beyond the Bank's control. The Bank accepts no liability relating to the Rewards rate calculation from Allianz.
6. The Bank and Allianz shall bear no liability relating to the health mobile application (the "**GOQii App**") provided by GOQii Technologies Private Limited ("**GOQii**"), including without limitation, the supply, content within the GOQii App, or conduct in connection with the GOQii account, its employees, officers or agents.
7. The Bank shall bear no liability relating to any aspect of the status of the client's insurance policy underwritten by Allianz. Allianz shall bear no liability relating to the banking savings and deposit account products or services provided by the Bank. If in any circumstance, the Designated Account is no longer in service or of any malicious reasons notified by the Bank, the Bank and Allianz shall have the right to terminate the payment of the Cash Reward to the Eligible Client.
8. Unless otherwise specifically stated, the Bank and Allianz reserve the right to vary, extend or terminate any of the Cash Reward or Promotion and to amend any of these Terms and Conditions from time to time without prior notice. In case of any disputes, including any dispute in relation to the eligibility of the Promotion and these Terms and Conditions, the decision of the Bank and Allianz shall be final and binding.

C. Terms and Conditions for the usage of GOQii App

1. The basic features of the GOQii App are offered to Eligible Clients on a complimentary basis as part of the Health \$aver Rewards Promotion.
2. Instructions to activate and use of the GOQii App to log steps will be provided in the Welcome Kit of the New Purchase by email or by post. The steps tracking data logged via the GOQii App as of the Allianz Cut Off Date will be used to determine the Health Awareness Cash Reward Rate for every month and on a monthly basis. The Bank and Allianz are not responsible for loss of step tracking data due to failure in data synchronisation or disconnection between the GOQii App and any fitness tracking device and its app used by any person.
3. The use of GOQii App and services is subject to GOQii's terms and conditions, and acceptance. The Bank and Allianz do not accept any responsibility regarding any statement made in, omission or inclusion of any provisions of these Terms and Conditions nor shall the Bank and Allianz be held liable in any manner whatsoever in respect of the GOQii App and its services. Any questions, complaints or grievances with respect to GOQii App and services should be directed to GOQii only.
4. GOQii App users should consult with their physician before making any changes to their diet or exercise Program, including making any changes suggested through any of the GOQii App.

D. General Terms and Conditions

1. The Allianz Eligible Plans are underwritten by Allianz Global Corporate & Specialty SE Hong Kong Branch ("**Allianz**") which is a general insurer authorized and regulated by the Insurance Authority of the HKSAR. Standard Chartered Bank (Hong Kong) Limited ("**Bank**") is an insurance agent appointed by Allianz. To the extent permissible by law, the Bank shall not be liable to any person for the use of any of the above information.
2. These Terms and Conditions apply to this Promotion only and reference has been made only to the Allianz Eligible Plans and coverage and content thereunder. Clients have read, understood and agreed to the terms of the relevant Allianz Eligible Plans before applying for the Promotion.
3. For enquiries relating to crediting of the Rewards and the relevant terms and conditions, please visit www.sc.com/hk/health or contact the Bank at +852 2886-8888, or Allianz at +852 8100 2402 - Mondays to Fridays (excluding public holidays) 09:00am to 6:00pm.

Important Notes for Insurance:

- The Eligible Plans are general insurance policies and do not constitute any agreement with the Bank. They are underwritten by Allianz.
- If you are not happy with your policy, you have a right to cancel it within the cooling-off period and obtain a refund of any premiums paid. A written notice signed by you should

be received directly by Allianz within the cooling-off period. Details on the cooling-off period, please refer to the policy wording of each of the Eligible Plan.

- As the issuer of the insurance products, Allianz will be responsible for all protection and claims issues. Allianz is not an associate or subsidiary company of the Bank. These Terms and Conditions are not a contract of insurance and are intended to be the Terms and Conditions for the Promotion only. Please refer to your policy for full terms and conditions. The Bank does not accept any responsibilities regarding any statements provided by Allianz or any discrepancies or omissions in the contract of insurance nor shall the Bank be held liable in any manner whatsoever in relation to your contract of insurance.
- Allianz and the Bank do not offer or sell any insurance product in any jurisdictions outside Hong Kong in which such offering or sale of the insurance product is illegal under the laws of such jurisdictions.
- Whether to apply for insurance coverage is your own individual decision. This Promotion is not a mandatory requirement to enjoy the benefits of your insurance coverage. For full terms and conditions, and risk disclosures of the relevant insurance product, please refer to relevant policy document and read carefully.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the client out of the selling process or processing of the related transaction, the Bank will enter into a Financial Dispute Resolution Scheme process with the client; however, any dispute over the contractual terms of the product should be resolved directly between Allianz and the client.

If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.