

Terms and Conditions for the Welcome Offer on Allianz Home Protect

1. The promotion (the “**Promotion**”) shall run from 19 October 2020 to 31 January 2021 (both dates inclusive) (the “**Promotion Period**”).
2. Allianz Home Protect Plan is underwritten by Allianz Global Corporate & Specialty SE (incorporated in the Federal Republic of Germany with limited liabilities) Hong Kong Branch (“**Allianz**”).
3. The Promotion is only available to clients upon successful application and payment made for the Allianz Home Protect through Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) (“**Eligible Client**”). The Promotion comprises as follows:
 - (i) An Eligible Client will be entitled to a 40% discount on their first year’s premium when purchasing Allianz Home Protect during the Promotion Period.
4. The discounted premium of this Promotion is not exchangeable for cash, other item or other denomination.
5. An Eligible Client who has enjoyed the Promotion will not be entitled to any other promotional offers, unless otherwise specified in the specific welcome offer, in respect of the same insured matter. The data appearing on Allianz’s records will be conclusive as to the date on which the policy of the relevant insurance product was filed, withdrawn or cancelled.
6. No person other than the Eligible Client, the Bank and Allianz will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
7. These Terms and Conditions apply to the Promotion for Allianz Home Protect only and no reference has been made to any other Allianz insurance policy or any coverage or content thereunder. Clients must read, understand and agree to the terms of all insurance policies before applying for the relevant insurance.
8. The Bank and Allianz reserve the right to alter or terminate the Promotion and/or amend its terms and conditions at any time without notice.
9. All matters or disputes in relation to the Promotion and the interpretation of the terms and conditions herein shall be subject to the decision of the Bank and Allianz, which shall be final and binding.
10. Customers understand and accept that the Bank is not the supplier of the products / services purchased from the merchant/issuer. The Bank shall bear no liability relating to any aspect of the products/services, including without limitation, their quality, the supply, the descriptions of goods and/or services provided by the merchant/insurer, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices, or conduct in connection with the product/services provided by the merchant/insurer, its employees, officers or agents.

Terms and Conditions for Hygiene Kit (“Hygiene Kit”)

1. The promotion (the “**Promotion**”) shall run from 19 October 2020 to 31 January 2021 (both dates inclusive) (the “**Promotion Period**”).
2. The Promotion is only available to the first 1,000 applicants upon successful application and payment made for Allianz Hone Protect via Branch, Mobile App, Online Banking or on the Allianz's website as accessed through Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) during the Promotion Period.
3. Clients who fulfil the requirements as set out in these Terms and Conditions will be entitled to ONE Hygiene Kit (“**Eligible Client**”). Each Eligible Client is entitled to the Hygiene Kit once only under the Promotion.
4. The Hygiene Kit will be mailed to the policyholder(s)’s last known correspondence address on Allianz’s record according to the Mailing Date as shown in the table below. The Eligible Plan must remain in force when the Hygiene kit is mailed out. The Hygiene kit will not be replaced if lost, damaged or stolen. If you do not receive the Hygiene kit, and if you have other question(s), you shall contact Allianz Customer Service Hotline at 852 8100 2402 for assistance according to the timeline stated below. (Business hours of Allianz Customer Service Hotline: Mon – Fri; 9am – 6pm, except public holidays)

Policy Application Date	Hygiene Kit Mailing Date	Date by which enquiry on the Hygiene Kit must be made
19 October 2020 to 30 November 2020	31 January 2021 or before	28 February 2021 or before
1 December 2020 to 31 December 2020	31 March 2021 or before	30 April 2021 or before
1 January 2021 to 31 January 2021	30 April 2021 or before	31 May 2021 or before

5. The offer under this Promotion is subject to these Terms and Conditions and is not exchangeable for cash, other items or vouchers of other denomination.
6. No person other than the Eligible Client, the Bank and Allianz will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
7. The data appearing in Allianz’s records will be conclusive as to the date on which the policy of the relevant insurance product was filed, withdrawn or cancelled.
8. The Bank and Allianz reserve the right to alter or terminate the Promotion and/or amend the terms and conditions at any time without notice.
9. All matters or disputes in relation to the Promotion and the interpretation of terms and conditions herein shall be subject to the decision of the Bank and Allianz, which shall be final and binding.

Special Terms and Conditions for the Hygiene Kit



1. The following terms and conditions are for the offer of the Hygiene Kit and are to be construed in addition to and together with the General Terms and Conditions provided above.
2. All product information, prices and photos shown are for reference only. The supplier's information shall prevail. All products and brand names are trademarks or registered trademarks belonging to the product supplier, manufacturers or company holders, as the case may be.
3. Both the Bank and Allianz makes no representation or guarantee as to the quality and availability of the products, services, or information provided by the supplier. The Bank and Allianz shall not be liable for any matter arising from or in connection with the products, services, or information provided by the supplier.

Allianz Home Protect Plan is underwritten by Allianz Global Corporate & Specialty SE (incorporated in the Federal Republic of Germany with limited liabilities) Hong Kong Branch which is a general insurer authorized and regulated by the Insurance Authority of the HKSAR. Standard Chartered bank (Hong Kong) Limited is an insurance agent of Allianz.

If there is any inconsistency or conflict between the English and the Chinese versions of these Terms and Conditions and/or any details of the Promotion, the English version shall prevail.