

3-Months Complimentary Digital Online Shopping Protection and Online Price Guarantee Coverage for All Standard Chartered Credit Card Cardholders

From 1 April 2020 to 30 April 2020 (both dates inclusive, “**Promotion Period**”), all cardholders of Standard Chartered Bank (Singapore) Limited (“**SCB**”) credit cards (“**Eligible Cardholder**”) will enjoy the Digital Online Shopping Protection and Online Price Guarantee benefits for free for a period of 3 months when they buy new goods or gifts (“**Covered Item**”)¹ online and pay for it in full using their SCB credit cards (“**Eligible Card**”). The benefits are part of the Allianz Cyber Insurance Master Policy underwritten by Allianz Global Corporate & Specialty SE Singapore Branch (“**Allianz**”).

Digital Online Shopping Protection

There will be an insurance coverage of up to S\$1,000 when the Covered Item that was purchased online by the Eligible Cardholder for personal use or as a gift and paid for in full using an Eligible Card is met with a “non-delivery of the good” or is a “non-compliant good”. Coverage is subject to the Allianz Cyber Insurance Master Policy and Conditions.

Online Price Guarantee

Allianz will reimburse the price difference of up to S\$1,000 per Covered Item if an Eligible Cardholder pays for a Covered Item online in full using the Eligible Card but within 14 calendar days of the date of purchase finds the exact item being offered at a lower price on another website. The reimbursement is subject to the Allianz Cyber Insurance Master Policy and Conditions.

Note:

¹ A “Covered Item” is deemed to be any retail product that is purchased new online for personal use or given as a gift and paid for entirely using the Eligible Card at the point of purchase.

ALLIANZ CYBER INSURANCE MASTER POLICY

Q: What is covered under the Digital Online Shopping Protection and Online Price Guarantee benefit?

	MAXIMUM AMOUNT PAYABLE PER PERIOD OF INSURANCE	ALL SUM IN SINGAPORE DOLLARS (S\$)
1	Section 1 – Digital Online Shopping Protection	1,000
	Limit per item	500
2	Section 2 – Online Price Guarantee	1,000
	The minimum price difference between the purchased Covered Item and the same exact item found on another website with a lower price	50

Note: maximum liability per Eligible Cardholder for the Period of Insurance is S\$1,000.

Q: When can I enrol for the Allianz Cyber Insurance Master Policy?

Registration is open from 1 April 2020 to 30 April 2020 (both dates inclusive, “**Promotion Period**”). To participate, simply register during the Promotion Period via the “Register Here” link found in the electronic direct mailer sent to your registered email address with the Bank. Registration will close on 1 May 2020.

Please note, if you are a SCB Spree Credit Card cardholder, you do not need to enrol in this promotion as you already enjoy these benefits all year round as part of the card’s benefits. Click [here](#) for more details.

Q: Who can enrol for this insurance?

All SCB credit card cardholders are eligible to enrol. However, if you are a cardholder of the SCB Spree Credit Card, no enrolment is required as you already enjoy these benefits all year round as part of the card benefits. Click [here](#) for more details.

Q: I am holding on to a SCB Spree Credit Card. Do I need to enrol for the insurance?

No enrolment is required as Spree Credit Card cardholders enjoy these benefits all year round as part of the card benefits. Click [here](#) for more details.

Q: How do I enrol for this coverage?

To enrol, simply click on the “Register Here” button in the electronic direct mailer sent to your Bank registered email address.

Q: When does the 3-month free cover start and end?

The 3-month free cover will commence on the date of registration (any day between 1 April 2020 to 30 April 2020) and will expire on the last day of the 3-month period.

For example:

- If an Eligible Cardholder registers on 1 April 2020, the coverage period will be from 1 April 2020 to 30 June 2020.
- If an Eligible Cardholder registers on 15 April 2020, the coverage period will be from 15 April 2020 to 14 July 2020.
- If an Eligible Cardholder registers on 30 April 2020, the coverage period will be from 30 April 2020 to 31 July 2020.

DIGITAL ONLINE SHOPPING PROTECTION**Q: What is the Digital Online Shopping Protection?**

It is an insurance coverage of up to S\$1,000 for when an Eligible Cardholder buys a Covered Item online for personal use or as a gift and meets with a “non-delivery of the good” or is a “non-compliant good”. Coverage is subject to the Allianz Cyber Insurance Master Policy and Conditions.

Q: What is “non-delivery of the good(s)”?

It is when:

- a. The goods are not delivered or are delivered only in part within 2 weeks of the agreed delivery date
- b. The Eligible Cardholder has contacted the online merchant and asked for a re-scheduled delivery within a period of a further two weeks (Please show as evidence when submitting a claim. This can be done in writing, by e-mail or by fax.)
- c. The online merchant has failed to fulfil his/her obligation(s) in a timely manner as agreed

Q: What is a “non-compliant good”?

It is when:

- a. The Covered Item received is not in good condition (E.g. the Covered Item that was delivered is damaged, different, or incomplete.)
- b. The Eligible Cardholder has contacted the online merchant and asked for repair or replacement of the Covered Item within a period of a further two weeks (Please show as evidence when submitting a claim. This can be done in writing, by e-mail or by fax.)
- c. The online merchant has failed to fulfil his/her obligation(s) in a timely manner as agreed

Q: Does the Digital Online Shopping Protection cover shipment of goods that have gone missing or disappeared from my doorstep?

Insurance cover is provided if:

- a. The purchased Covered Item was left on your doorstep without your consent
- b. The online merchant refuses to reimburse you for the substantiated losses

Q: What benefits do the Digital Online Shopping Protection provide in event of a “non-delivery of the good” or is a “non-compliant good”?

The benefits include:

- a. Advice and support on how to solve the issue with the online merchant
 - b. Financial compensation for purchased or sold items and reimbursement of delivery or return shipment costs if the online merchant does not reimburse the costs involved
 - c. Insurance cover of loss amounts of up to S\$500 per item and/or a total combined loss amount of S\$1,000 per Eligible Cardholder within a given Period of Insurance
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ONLINE PRICE GUARANTEE

Q: What is the Online Price Guarantee?

It is a reimbursement of the price difference of up to S\$1,000 per Covered Item if an Eligible Cardholder pays for a Covered Item online in full using an Eligible Card but within 14 calendar days of the date of purchase finds the exact item being offered at a lower price on another website. Coverage is subject to the Allianz Cyber Insurance Master Policy and Conditions.

Q: What defines a “Covered Item”?

It is any retail product that is purchased new online for personal use or given as a gift and paid for entirely using the Eligible Card at the point of purchase.

Q: What does the Allianz Cyber Insurance Master Policy cover?

- A reimbursement of between S\$50 to S\$1,000 for the price difference between the purchase price paid for the Covered Item and the lower price of the same exact item found on another website
- Other benefits provided under the Online Price Guarantee, which are limited to loss amounts of up to S\$1,000 per cardholder within a given Period of Insurance

Q: What conditions are there under the Allianz Cyber Insurance Master Policy?

- The cheaper item found on another website must have the same size, make, model number, model year and must be produced by the same manufacturer with the same attachment and accessories as the Covered Item.
- A printed copy or screenshot of the online advertisement of the item with the lower price on the same day of discovery must be submitted as proof of loss at the point of claim and show the following details:
 - a. date of the print or screenshot
 - b. the merchant’s website address
 - c. the advertised price and details of the item, including the make, model number and the manufacturer name
- The price difference must not include any applicable taxes, storage, shipping, handling and postage charges.

Q: What are the items that are not covered?

Please note that Allianz will not be liable for any losses directly or indirectly caused by, in connection with, or arising from the items listed below.

1. Online purchases and amounts, such as:
 - a. Any goods purchased that do not satisfy our definition of a “Covered Item”
 - b. Any goods/gifts with an original purchase price lower than S\$100
 - c. Any goods purchased on a peer-to-peer or auction platform
 - d. Any amount recoverable from a logistics company or the e-merchant
 - e. Any amount recoverable from other insurance policies
 - f. Any case that was rejected by the insurance policies of the online merchant
 - g. Boats, automobiles, motor boats, airplanes or any other motorised vehicles and their integral parts and installed accessories
 - h. Consumable or perishable items (including but not limited to food, drugs, electricity, fuel or oil)
 - i. Animals or plant material
 - j. Real estate and its affiliated equipment which are, or are intended to form, part of any home or real estate
 - k. Items of contraband
 - l. Business items with an original purchase price in excess of S\$3,000
 - m. Items acquired for the purpose of re-supply/re-sale
 - n. Items acquired for transformation in a business (i.e. components/parts of a product for any profit-making sales like metals, plastics, etc)
 - o. Computer software, information stored on electronic devices, electronic applications or non-tangible items
 - p. Cash, bullion, negotiable instruments, vouchers, gift cards, trading cards, lottery tickets or other gambling-related items, tickets of any description, travellers’ cheques, or collections such as stamps, coins and cards
 - q. Second-hand items, including antiques
 - r. Movable fixtures or fittings purchased in one package which cannot be separated into pieces (i.e. fully equipped kitchen items like furniture, oven, freezer, dishwasher)
 - s. Any refurbished items
 - t. Delivery Costs
 - u. Services
 - v. Copyrights
 - w. Any loss of use or consequential loss.

2. Capital transactions, speculative transactions and bets, such as:
 - a. Gaming or wager contracts
 - b. Forward or speculative transactions
 - c. Securities, book-entry securities, participating interests
3. Wilful intent and prohibited and/or unethical transactions, such as:
 - a. Losses that are caused by wilful intent
 - b. Transactions that either violate a statutory ban or are unethical

Q: How do I submit a claim?

Please submit your claims request and notification to Allianz directly via email at scbclaims@allianz-assistance.com.sg within 30 days of the date of occurrence of an event.

The following details are required, **at a minimum**, when you submit a claim:

- a. Your first name and last name
- b. A description of the incident that led to the submission of this claim
- c. A screenshot of the original printed sales receipt related to the purchase
- d. A screenshot of proof from your online merchant that you did not provide consent for the purchased goods to be left at your door. (only applicable for Digital Online Shopping Protection claim)
- e. A proof of non-reimbursement and non-replacement from your online merchant (only applicable for Digital Online Shopping Protection claim)
- f. A printed copy or screenshot of the online advertisement of the item with the lower price on the same day of discovery must be submitted as proof of loss at the point of claim and show the following details:
 - date of the print or screenshot
 - the merchant's website address
 - the advertised price and details of the item, including the make, model number and the manufacturer name (only applicable for Online Price Guarantee claim)

Alternatively, you can contact the Allianz Call Centre at 1800 222 1818 (Toll Free) or +65 6222 1919 (9am to 5pm) or email scbcclaims@allianz-assistance.com.sg to seek further assistance.

Q: How do I check the status of my claim(s)?

You can contact Allianz at 1800 222 1919 or email scbclaims@allianz-assistance.com.sg to find out more about your claim(s).

Please refer [here](#) for full policy wordings for the purpose of this Promotion.