

## Allianz Cyber Insurance Master Policy Standard Chartered Bank (Singapore) Limited Cardholders (April) Free Cyber Insurance Promotion Terms and Conditions

1. The Allianz Cyber Insurance Master Policy Standard Chartered Bank (Singapore) Limited Cardholders (April) Free Cyber Insurance Promotion (the “**Promotion**”) is available from 1 April 2020 to 30 April 2020 (both dates inclusive) (the “**Registration Period**”). By participating in this Promotion, Selected Cardholders (as defined in Clause 4 below) agree to be bound by these terms and conditions.
2. Under this Promotion, the first 200,000 Registered Cardholders (as defined in Clause 6 below) will get a complimentary cyber insurance coverage, in accordance with and subject to the Allianz Cyber Insurance Master Policy (“**Cyber Insurance Coverage**”) and the terms below, when he/she also fulfils the criteria as set out in Clause 4.
3. This **Promotion** is jointly offered by Allianz Global Corporate & Specialty SE Singapore Branch (“**Allianz**”) and Standard Chartered Bank (Singapore) Limited (“**SCBSL**” or the “**Bank**”). The Allianz Cyber Insurance Master Policy is underwritten by Allianz. Click [here](#) for the full Policy Wording.

### Eligibility Criteria

4. This Promotion is exclusive to the principal cardholder of an Eligible Card, who has, during the Registration Period, received at the email address that the Bank has on file for him/her (“**Registered Email**”), an electronic direct mailer from the Bank regarding this Promotion and which contains the URL to these terms and conditions (such an electronic direct mailer shall be referred to as the “**Communication**” and such a principal cardholder shall be referred to as the “**Selected Cardholder**”). For the avoidance of doubt, supplementary cardholders of credit cards issued by the Bank are not eligible to register for this Promotion.
5. An “**Eligible Card**” is a credit card that is issued by the Bank, and which is validly existing (i.e. must not be suspended, cancelled or terminated), in good standing, and conducted in a proper and satisfactory manner, at all times as determined by the Bank in its sole and absolute discretion (and the Bank shall not be obliged to disclose its reason).

### Participation

6. To participate in this Promotion, Selected Cardholders must successfully register for this Promotion, during the Registration Period, by clicking on the “Register Here” button found in the Communication. By registering, the Selected Cardholder consents to the Bank disclosing any information to Allianz as necessary for the purposes of administering this Promotion. If the Selected Cardholder successfully registers for this Promotion, the Selected Cardholder will be directed to a webpage which will state “Thank you. We have received your registration request. Please note that any registration request sent from an email address that is not on file for you in Standard Chartered Bank (Singapore) Limited’s records will not be successful.” (“**Registration Webpage**”).
7. Upon successful registration, all of the Selected Cardholder’s Eligible Cards will be registered for this Promotion (each such successfully registered Eligible Card shall be referred to as a “**Registered Card**”, the cardholder of such a Registered Card shall be referred to as a “**Registered Cardholder**” and the registration process shall be referred to as “**Registration**”).

8. The Bank will not accept any attempts to register:
  - a) before and/or after the Registration Period; and
  - b) through a Communication which has been sent and/or forwarded to an email address that is not the Registered Email of the Selected Cardholder.

All such attempts will be considered by the Bank to be invalid and/or void, and the Bank's determination shall be final and conclusive.

9. The speed and reliability of service of the Selected Cardholder's internet connection is dependent solely on his/her respective internet service providers. The Bank is not and will not be responsible or liable in any manner whatsoever for any delay or failure to successfully register. Selected Cardholders shall be solely responsible for all fees and charges imposed by their internet service providers in the Registration.
10. By registering for and participating in this Promotion, the Selected Cardholder consents to the use of his/her personal data for marketing purposes, including but not limited to the use of his/her telephone number and Registered Email to contact him/her about products and promotions offered by the Bank from time to time via telephone, SMS or electronic direct mailer.

#### **Mechanics of Cyber Insurance Coverage**

11. For the purposes of this Promotion, the Cyber Insurance Coverage shall commence on the date the Selected Cardholder successfully registers for this Promotion ("**Registration Date**") and shall terminate on the date 3 months from the Registration Date ("**Period of Coverage**"). For example:
  - If a Selected Cardholder (as defined at Clause 4 above) successfully registers on 1 April 2020, the Period of Coverage will be from 1 April 2020 to 30 June 2020.
  - If a Selected Cardholder (as defined at Clause 4 above) successfully registers on 15 April 2020, the Period of Coverage will be from 15 April 2020 to 14 July 2020.
  - If a Selected Cardholder (as defined at Clause 4 above) successfully registers on 30 April 2020, the Period of Coverage will be from 30 April 2020 to 31 July 2020.
12. To submit a claim under the Cyber Insurance Coverage:
  - a. a Registered Cardholder must, as soon as practicable, and in any case within 30 days after the date of an event which may give rise to a claim, give written notification to Allianz at [sbclaims@allianz-assistance.com.sg](mailto:sbclaims@allianz-assistance.com.sg);
  - b. a Registered Cardholder or his/her supplementary cardholder for a Registered Card must have purchased a Covered Item (as defined at Clause 13 below); and
  - c. the transaction for a Covered Item (as defined at Clause 13 below) must be charged and posted to a Registered Card account during the Period of Coverage.

13. For the purposes of the Cyber Insurance Coverage, a “**Covered Item**” means any retail product that is purchased new from the Internet and paid for entirely with a Registered Card at point of purchase. The Covered Item must be purchased from a Third Party retail business registered with a valid business license according to the jurisdiction of the country which it is situated in and which accepts payment for goods through a secured online payment gateway. Exclusions as set out in the [policy document](#) for the Allianz Cyber Insurance Master Policy apply.
14. The maximum liability per Registered Cardholder is capped at S\$1,000 for the Period of Coverage, with no cap to the number of claims that each Registered Cardholder is entitled to and the “Table of Benefits” for the Master Policy can be found below:

Table of Benefits

<b>MAXIMUM AMOUNT PAYABLE PER PERIOD OF COVERAGE PER REGISTERED CARDHOLDER</b>	<b>S\$</b>
<b>Digital Online Shopping Protection</b>	1,000
Limit per item	500
<b>Online Price Guarantee</b>	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.*

Some exclusions to the Covered Items include any goods/gifts with an original purchase price of lower than S\$100, any goods purchased on a peer-to-peer or auction platform, consumable or perishable items (including but not limited to food, drugs, electricity, fuel or oil), animals or plant material and delivery costs.

\*For full information of the Allianz Cyber Insurance Master Policy, please refer to the [Policy Wording](#).

15. The Cyber Insurance Coverage is non-transferable, non-assignable and non-exchangeable for cash or credit or otherwise.

### General

16. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
17. The Bank will not be responsible for any failure or delay in the transmission of the transactions by any party including but not limited to acquiring merchants, merchant establishments, or any telecommunication provider.
18. For the purposes of this Promotion, a transaction for a Covered Item (as defined at Clause 13 above) that is charged to a supplementary card on a Registered Card and which is posted to the Registered Card account during the Period of Coverage, will be treated as a transaction fulfilling Clause 12(b) above.
19. The Bank may vary, modify, add, delete or otherwise revise any of these terms and conditions governing this Promotion or modify, terminate, withdraw, extend, suspend or shorten this Promotion at any time at the Bank’s sole and absolute discretion, with or without prior notice or reason (and the Bank shall not be obliged to disclose its reasons).
20. The Bank reserves the right to determine at its sole and absolute discretion on all matters arising out of or in connection with this Promotion, including the Selected Cardholder’s eligibility for the Cyber Insurance Coverage and/or this Promotion. The Bank’s determination on all matters relating to this Promotion shall be final and conclusive, and no correspondence will be entertained.

21. In the event of any inconsistency between these Promotion terms and conditions and any brochures, marketing or promotional materials relating to this Promotion, these Promotion terms and conditions shall prevail to the extent of such inconsistency.
22. Except for death or personal injury caused by the negligence of the Bank, to the fullest extent permitted by law, the Bank and members of the Bank's group shall have no liability in respect of, will be indemnified from and against, and/or you hereby agree to release and hold the Bank and members of the Bank's group harmless for, any expenses, costs of any kind (including legal costs), liability, loss (whether foreseeable or not), claim or damage, directly or indirectly, suffered, incurred (whether in common law or equity), arising from or in connection with your acceptance, possession, use, misuse and/or enjoyment of the Cyber Insurance Coverage and/or this Promotion.
23. These Promotion terms and conditions are to be read together with our Customer Terms and Credit Card Terms and any other product terms that may be applicable in conjunction with the Promotion (collectively "**Other Terms**"). In the event of any inconsistency between these Promotion terms and conditions and the Other Terms, these Promotion terms and conditions prevail only to the extent of such inconsistency
24. A person who is not a party to these Promotion terms and conditions has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these Promotion terms and conditions.
25. These 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.
26. All information is correct as at the time of publication.

### **Insurance Product Disclaimers**

This document is not a contract of insurance and reference should be made to the actual policy for the exact terms and conditions applicable. It does not constitute an offer to buy or sell an insurance product or service. It is also not intended to provide any insurance or financial advice. All insurance products described in this document are products of and underwritten by Allianz and they are not products of, nor are they underwritten by SCBSL.

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