

Standard Chartered Bank General Insurance Campaign Terms and Conditions

Product Discount Promotion

1. The Product Discount Promotion shall run from now to 31 December 2025 (both dates inclusive) (the "Discount Promotion Period").
2. During the Discount Promotion Period, you are eligible for this Product Discount Promotion ("Eligible Customer") when you successfully apply and make payment for one of the following Allianz insurance plans ("Eligible Insurance Plans") through one of the designated channels:
 - Eligible Insurance Plans: Home Insurance / Annual & Single Trip Travel Insurance / Health Series Products / Motor Insurance
 - Designated Channels: Mobile App of Standard Chartered Bank (Hong Kong) Limited (the "Bank") or the Allianz website as accessed via the Bank website
3. Under this Product Discount Promotion, Eligible Customers will be entitled to the following:
 - Premium Discounts on Eligible Insurance Plans
 - Home Insurance: 40% off
 - Annual & Single Travel Trip Insurance: 45% off; the Eligible Customer will also enjoy extra 50% premium discount for children under 18 years' old during the Discount Promotion Period
 - Health Series Products – Personal Accident Protect / Hospital Income Protect / Cancer Protect: 20% off for the first year
 - Motor Insurance: 25% off
4. This Product Discount Promotion is subject to these terms and conditions. The coverage for all Eligible Insurance Plans is governed exclusively by the terms, conditions and exclusions set out in the relevant policy documents. Customers must read, understand and agree to the policy documents before application.
5. The above Eligible Insurance Plans are underwritten by Allianz Global Corporate & Specialty SE (incorporated in the Federal Republic of Germany with limited liabilities) 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 is an insurance agent appointed by Allianz.
6. With effect from 1 January 2018, premium levies are imposed by the Insurance Authority. For further information, please visit <https://commercial.allianz.com/global-offices/hong-kong/levy-notice.html>.

Daily Giveaway

1. The Daily Giveaway promotion shall run from 20 October 2025 to 9 November 2025 (both dates inclusive) (the "Daily Giveaway Promotion Period").
2. A total of 420 giveaways will be given during the Daily Giveaway Promotion Period, including a HK\$150 Single Trip Travel e-voucher (which is equivalent to the policy premium of an Allianz Single Trip Travel insurance[#]) or a HK\$550 Home e-voucher (which is equivalent to the policy premium of an Allianz Home insurance[^]) or a prize of one year's coverage of Allianz Personal Cyber insurance.
3. To participate in the Daily Giveaway during the Daily Giveaway Promotion Period, customers must comment, like, and share the relevant giveaway post on the Bank's Facebook page. Each customer is allowed to comment only once per day.
4. A mini lucky draw program will be conducted by the Bank, which customers will automatically enter the program upon having commented, liked, and shared the giveaway post on Facebook. Each customer is limited to one mini lucky draw chance per day and one giveaway per customer during the Daily Giveaway Promotion Period.
5. Clients will be notified of the result of the mini lucky draw and the e-vouchers will be sent to winners instantly thereafter. Winners can purchase the Single Trip Travel Insurance or Home Insurance via the Allianz website as accessed via the Bank website and input the e-voucher code for payable amount deduction before settling the payment.
6. For the giveaway of one year's coverage of the Allianz Personal Cyber Insurance, the winners will receive a message by way of email requesting for personal information for the purpose of issuing the insurance policy. A confirmation email will be sent to a winner within 3 working days after the winner has provided all necessary personal information as requested.
7. The e-voucher usage is subject to conditions; for details, please refer to the terms and conditions listed on the back of the e-voucher.
8. The Allianz Personal Cyber insurance coverage is subject to the terms and conditions; please refer to the policy wording for full terms and conditions and exclusions details.

[#]Calculation based on the quotation of single travel gold plan for 5-day trip within Asia (e.g. Brunei, Cambodia, Indonesia, Japan, Laos, Malaysia, Philippines, Singapore, South Korea, Taiwan, Thailand, Vietnam) with 1 traveler and for reference only.

[^]Calculation based on the quotation of building age up to 60 years and flat area up to 1,800 sq.ft with sliver plan and for reference only

Grand Lucky Draw

1. The Grand Lucky Draw ("Lucky Draw") shall run from now to 15 December 2025 (both dates inclusive) (the "Lucky Draw Promotion Period").
2. The Lucky Draw is available to all clients upon successful application and payment made for and being issued with any Allianz General Insurance plans* during the Lucky Draw Period applied via the Bank Mobile App or the Allianz website as accessed via the Bank website ("Eligible Participant"). The Eligible Participants shall enjoy ONE Lucky Draw chance for each policy issued.

Allianz General Insurance Policies Issued Within The Lucky Draw Period	Number of Lucky Draw Chance Entitled
Home Insurance	1
Annual & Single Travel Insurance	1
Personal Accident Protect	1
Hospital Income Protect	1
Cancer Protect	1
Motor Insurance	1
Personal Cyber Insurance	1

3. The Lucky Draw prize winners ("Winners") will be randomly drawn after the Lucky Draw Promotion Period from all of the Eligible Participants.

Type of prizes	The Lucky Draw prizes ("Prizes")	Number of winners
Grand Prize	Trip to Milan [@] (including 2 Winter Olympic tickets + 3 nights of hotel room + 2 flight ticket)	1
Second Prize	30,000 Asia Miles [@]	30

([@]All taxes and surcharges applicable shall be borne by the winners.)

Each Eligible Participant has unlimited entries for the Lucky Draw, and the number(s) of Lucky Draw chance(s) is determined by the number(s) of issued policies subscribed during the Lucky Draw Promotion Period. Each Eligible Participant can only win one prize in the Grand Lucky Draw. Once an Eligible Participant has won a prize, they will not be eligible for any subsequent prizes in this Lucky Draw.

4. The result of the Lucky Draw will be announced on sc.com/hk/insurance/general-insurance-campaign/ on or before 23 December 2025.
5. The Bank will call each winner for prize redemption on or before 23 December 2025. After successful phone contact, a prize redemption notification email with redemption details will be sent to the email address of the winner which was collected at the time of the winner purchasing the Allianz General Insurance during the Lucky Draw Promotion Period. Winners must maintain a valid phone number and email record to receive the

prize redemption calls and emails. Winners shall also notify the Bank if they do not receive the prize redemption email on or before 31 December 2025 by calling customer service hotline 8100-2402 or email to customercare@allianz.com. Office hours are 9 am to 5:30 pm on Monday to Friday (except Saturday, Sunday and public holidays). If winners do not notify the Bank of not receiving the prize redemption email by the time indicated, the Bank will regard the prize redemption email having been received and will not provide any prize redemption email replacement nor will the Bank be liable to compensate a winner, even if the winner did not, in fact, receive the prize redemption email.

6. The Grand Prize Winner must redeem the flight ticket and hotel accommodation by January 15, 2026 according to the instructions in the prize redemption notification email.
7. The Second Prize will be credited to the winner's Cathay membership account on or before 31 March 2026, following the Bank's verification of the winner's Cathay membership account details. Winners must provide proof of eligibility and valid Cathay membership account details as requested by the Bank (including Cathay membership number, full name, email address and mobile number) in order to receive the Prizes.
8. If the policy of the Allianz General Insurance plan is canceled or terminated at the time of prize verification or if the winner fails to provide the required proof of eligibility or a valid Cathay membership account, the eligibility for the Prizes will be forfeited.
9. All winners of the Lucky Draw are required to successfully verify their identity with the Bank and / or register their personal Cathay membership account information (if necessary) to confirm the eligibility of Prizes redemption by 31 December 2025. All late notifications of verification details will not be entertained and that, the Bank shall have the right to forfeit a winner's eligibility to the Prizes; the Bank accepts no liability and will not be liable to give the Prizes or liable for any compensation. Prizes redemption notification will not be re-issued if lost or after the above redemption period.
10. The use of the Winter Olympic tickets, Hotel room, Flight ticket, Cathay membership account and Asia Miles are subject to the terms and conditions as stipulated by Winter Olympic organization / Hutchison Travel Limited / Asia Miles Limited ("Suppliers").
11. The Bank will not be liable or responsible if the winners are unable to receive their Prizes for any reason and, in relation to Asia Miles as the Prize in particular, if the relevant Supplier is unable to credit the Asia Miles to the winners' Cathay membership accounts where any information provided is incorrect or where the required information is missing.
12. The Bank will not accept responsibility of any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft, destruction, alteration of or unauthorized access to entries, or entries lost or delayed,

whether or not arising during operation or transmission, as a result of server functions, viruses, bugs or other causes outside its control.

13. Unless otherwise specified, the Prizes are non-transferable and non-exchangeable for cash or other products or services and are subject to availability.
14. The winner understands and accepts that the Bank is not the supplier of the Prizes. All usage of the Prizes are subject to the additional terms and conditions as stipulated by their respective Supplier(s).

General

1. The Bank reserves the right to alter or terminate the Standard Chartered General Insurance Campaign and/or amend its terms and conditions at any time without notice.
2. All matters or disputes in relation to the Standard Chartered General Insurance Campaign and the interpretation of the terms and conditions herein shall be subject to the decision of the Bank , which shall be final and binding.
3. Each customer understands and accepts that the Bank is not the supplier of the Prizes or any products/ services redeemed/purchased from the use of or when using the Prizes. The Bank shall bear no liability relating to any aspect of the Prizes or any products/ services redeemed/purchased from the use of or when using the Prizes, including without limitation, their quality, the supply, the descriptions of goods and/or services provided by the supplier, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Prizes or any products/ services redeemed/purchased from the use of or when using the Prizes provided by the supplier, its employees, officers or agents.
4. Each customer also understands and accepts that the Bank is not the supplier of the Allianz General Insurance Policies. The Bank shall bear no liability relating to any aspect of these insurance policies, including without limitation, their quality, the supply, the descriptions of goods and/or services provided by the supplier, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with these insurance policies provided by the supplier, its employees, officers or agents.
5. 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 Standard Chartered General Insurance Campaign, the English version shall prevail.