



Terms and Conditions

1. Eligibility

- 1.1. This promotion (the "Promotion") is organised by AIG Asia Pacific Insurance Pte. Ltd. ("AIG") and is available to all cardmembers of credit cards ("ANZ Credit Cardmembers") issued by Australia and New Zealand Banking Group limited, Singapore Branch ("ANZ") except employees of AIG, ANZ and their immediate family members.
- 1.2. The Promotion period is from 1 August to 30 September 2015 (the "Promotion Period").
- 1.3. To qualify for the complimentary \$20 CapitaMall voucher ("Voucher"), the ANZ Credit Cardmember must be a Singapore resident* and successfully purchase a Travel Guard Premier or Superior (Per Trip Plan) ("Plan") via www.anz.com/sg/travelguard during the Promotion Period. ANZ Credit Cardmembers will be entitled to redeem one Voucher per Plan. There are a total of 50 Vouchers to be redeemed and this Promotion is on (i) a first-come, first-served and (ii) while stocks last basis. For a Group or Family Plan, only the main policyholder will be entitled to redeem the Voucher.
- 1.4. ANZ Credit Cardmembers who cancel the Plan after purchase will not be entitled to redeem the Voucher.

2. Redemption

- 2.1. Upon successful purchase of the Plan, the Voucher will be sent to the eligible ANZ Credit Cardmembers within 4 weeks of the end of the Promotion Period. The Voucher will be sent to the mailing address indicated on the ANZ Credit Cardmember's application form. AIG will not send you any replacement Voucher if the delivery was unsuccessful because (i) the ANZ Credit Cardmember provided an incorrect address or (ii) the ANZ Credit Cardmember failed to claim it from the delivery service provider (if applicable).
- 2.2. The Voucher is not transferable or exchangeable for cash, credit or kind. AIG reserves the right to replace the Voucher with another item of similar value without prior notice.
- 2.3. The Voucher is subject to the issuer's terms and conditions. AIG and ANZ shall not be responsible for the validity, or fitness for purpose or any other aspects of the Voucher.

3. Warranty and Undertaking

- 3.1. By participating in the Promotion, you agree that any information collected or held by AIG (whether contained in the application form or otherwise obtained) may be used and disclosed by AIG, its associated individuals/companies or any independent third parties (within Singapore) to arrange for the delivery of the Voucher. You may opt out of being enrolled in the Promotion via AIG's website [here](#).
- 3.2. AIG reserves the right to terminate the Promotion or vary, delete or add to any of these terms and conditions at any time without notice to you.
- 3.3. AIG and ANZ shall not be liable in any manner for any claims, losses, damages, liabilities or expenses arising out of or relating to, the Promotion or the use of the Voucher.



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3.4. AIG's decision on all matters relating to the Promotion will be at its absolute discretion and shall be final and binding on all parties. In the event of any inconsistency between these terms and conditions and any promotion materials relating to the Promotion, these terms and conditions shall prevail.

3.5. ANZ General Terms and Conditions apply.

i. Travel Guard is underwritten by AIG and distributed by ANZ.

ii. For the purpose of this promotion, Singapore resident is defined as individuals who are residing in Singapore.