



## ANZ & AIG TRAVEL GUARD CAMPAIGN

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### TERMS & CONDITIONS

#### 1. Eligibility

- 1.1. The promotion period for "Travel Guard Holiday Special!" (the "Promotion") is from 01 October to 31 December 2014 (the "Promotion Period").
- 1.2. The Promotion will be administered and run by AIG Asia Pacific Insurance Pte. Ltd. ("AIG") and is only open to Singapore residents.
- 1.3. Employees of AIG and their immediate family members are not eligible to participate in the Promotion.
- 1.4. The first 200 ANZ cardholders who successfully purchase a valid Travel Guard Premier or Superior Plan underwritten by AIG ("Policy") via the link at [www.anz.com/sg/travelguard](http://www.anz.com/sg/travelguard) during the Promotion Period will each be entitled to a passport holder ("Gift").
- 1.5. ANZ cardholders who cancel the Policy after purchase will not be entitled to the Gift.

#### 2. Notification and Redemption

- 2.1. Recipients of the Gift will be notified within 1 month from the end of the Promotion Period. The Gift will be sent via registered mail or similar delivery method to the recipient's local mailing address indicated on the policy application form. Failure to provide complete particulars will disqualify the recipient from receiving the Gift.
- 2.2. There will be no re-sending of the Gift if recipient fails to receive it from the delivery service provider or fails to claim it within the stipulated time from the delivery service provider.
- 2.3. Upon redemption of any Gift, the recipients will not be allowed to cancel their Policy.

#### 3. Gifts

- 3.1. All Gifts are non-transferable or exchangeable for cash, credit or kind. AIG may at its discretion replace or substitute any of the Gifts with another item of equal or similar value at any time without prior notice being given.
- 3.2. All Gifts are subject to the respective issuers' or manufacturer's terms and conditions. AIG shall not be responsible in any way whatsoever for the validity, utility, suitability or fitness for purpose of the Gifts, which shall be the issuer's or manufacturer's sole liability. AIG makes no warranties whatsoever with respect to the Gifts.
- 3.3. If any Gifts remain unclaimed after 2 months from the date of the notification, they will be forfeited and donated to the Community Chest or to such other approved charitable organization that AIG may select at its absolute discretion. The recipient whose Gift has been forfeited shall not be entitled to any compensation whatsoever notwithstanding non-receipt of the notification to recipients.

#### 4. Participant's Warranties and Undertakings

- 4.1. The recipients are deemed to have agreed to participate in any publicity activity organized by AIG and/or ANZ relating to the Promotion. Participants who submit applications are also deemed to have authorized AIG and/or ANZ to disclose and publicise his/her names to any persons and in any mode and manner as AIG and/or ANZ may deem appropriate.
- 4.2. Acceptance of Gifts shall constitute consent on the recipient's part to allow the use of the recipient's name, image, voice and/or likeness by AIG and/or ANZ for editorial, advertising, promotional, marketing and/or other purposes without further compensation except where prohibited by law.
- 4.3. The recipients agree that any information collected or held by AIG (whether contained in the policy application form or otherwise obtained) may be used and disclosed by AIG, its associated individuals/companies or any independent third parties (within or outside Singapore) to whom the information needs to be disclosed in order to fulfil the Gift.

#### 5. Others

- 5.1. AIG shall not be liable in any manner whatsoever for any claims, losses, damages, costs, interests or expenses arising out of the Promotion, the redemption or the terms of use of the Gifts.
  - 5.2. AIG reserves the right at its absolute discretion to terminate the Promotion or vary, delete or add to any of these terms and conditions from time to time without notice including the basis of offering the Gifts, the Gifts, duration of Promotion and any other matters in respect of the Promotion. All such decisions of AIG shall be final and binding on all participants.
  - 5.3. AIG's decision on all matters relating to the Promotion will be at its absolute discretion and will be final and binding on all participants. Except for the mailing of Gifts to the recipients, AIG shall not be obliged to enter into any correspondence on any matter concerning the Promotion. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotion materials relating to the Promotion, these terms and conditions shall prevail.
  - 5.4. This Promotion and these terms and conditions shall be governed by Singapore law and each participant agrees to submit any claim, dispute or controversy to the exclusive jurisdiction of the courts of the Republic of Singapore.
  - 5.5. A person who is not a party to these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act to enforce any of these terms and conditions.
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