



ALLIANZ ONLINE BANKING PROTECTION INSURANCE

TERMS AND CONDITIONS



1. WHAT IS ONLINE BANKING PROTECTION ABOUT?

1.1 What is online banking protection?

With the increasing importance of using all kinds of services on the Internet (particularly online transactions), you may come across a situation where your online bank account is compromised and someone you do not know makes an unauthorized transfer of money out of such account. Without much knowledge on what to do next, you may feel insecure about any online activities and even frustrated with the subsequent administrative procedures.

In view of this, SingSaver Pte. Ltd. has taken out a group policy underwritten by Allianz Insurance Singapore Pte. Ltd. (incorporated in the Republic of Singapore) ("Allianz") to insure against the risk of online banking protection and to provide a range of coverage to you as specified in the Terms and Conditions of this document. To provide a smooth customer journey and an effective solution, AWP Services Singapore Pte Ltd ("Allianz Partners") is appointed by Allianz to support its claims services under the above group policy.

This group policy is entered into between Allianz and SingSaver. SingSaver is the only policyholder under this group policy and only they have the direct rights under such policy against Allianz. No direct rights under this group policy have been provided to you. Any claim to be settled under this group policy will be payable to you subject to strict compliance with the terms and conditions herein.

1.2 Who are Allianz and Allianz Partners?

Allianz Insurance Singapore Pte. Ltd. (incorporated in the Republic of Singapore) is a composite insurer licensed by the Monetary Authority of Singapore.

Allianz Assistance, a trading name of AWP Services Singapore Pte Ltd, is registered as a licensed insurance agent of Allianz in respect of this group policy.

Both Allianz and Allianz Partners are part of the Allianz Group established in 1890.

2. SCOPE OF COVERAGE

2.1 What is insured?

You, as a beneficiary, who has successfully registered as a new member at the official website of SingSaver (located at <https://www.singsaver.com.sg>), will be covered by way of reimbursement (as explained in 2.2)

if a Cyber Attack has occurred for the purpose of obtaining goods, services and/or money.

2.2 What benefits will you be entitled to upon a Cyber Attack?

You will be reimbursed for the Financial Loss incurred by you during the Benefit Period, subject to all the requirements specified herein and up to the following limit:

- (i) SGD1,000 per event; or
- (ii) SGD2,000 per beneficiary.

On top of the above, you will also be entitled to the following under this coverage:

- (i) reimbursement of relevant expense/loss incurred up to the aforementioned limit;
- (ii) provision of relevant information to you on how to recover your expense/loss;
- (iii) assistance in reaching out to credit reporting agencies, banks and/or card networks (provided that Allianz / Allianz Partners will not take part in any communication/liaison directly with any credit reporting agencies, banks and/or card networks); and
- (iv) giving recommendations and advice on how to prevent future Cyber Attack.

2.3 Who is insured?

You must be 18 years of age or older, NRIC or FIN cardholder and possess an activated member account with SingSaver at the time when a claim is made to receive the benefit of this coverage. The coverage is provided for you only. No other person will be covered, and the coverage cannot be transferred or assigned by you to any other person.

The credit card(s), debit card(s), and bank account(s) must be issued in your name.

2.4 In which countries are you insured?

The coverage is provided for Cyber Attack in respect of credit card(s), debit card(s) and/or bank account(s) held with/ issued by financial institutions in Singapore.

2.5 Other relevant terms

In the case of unintentional and/or inadvertent error or omission in your personal data, you are required to notify Allianz / Allianz Partners immediately. This coverage cannot be voluntarily cancelled by you. This

insurance coverage can be cancelled by SingSaver if you delete your SingSaver account.

2.6 About your right to access cover

This coverage is provided under a group policy which SingSaver has entered into with Allianz for the period of insurance. Access to cover is provided to you if you meet the eligibility criteria specified below:

- (i) a person is a holder of Singapore Identity Card/ Valid Pass (NRIC/ FIN) and is 18 years of age or older;
- (ii) such person successfully registers to be a member of SingSaver at its official website;
- (iii) such person possesses an activated member account with SingSaver at the time when a claim is made.

These Terms and Conditions may be amended by Allianz and/or SingSaver, without prior notice. If the coverage is cancelled or varied by Allianz, your consent is not required. This insurance coverage can be cancelled by SingSaver in its absolute discretion if you delete your SingSaver account.

You are not obliged to accept any of the benefits of this coverage but if you wish to make a claim under any section, you will be bound by the terms, conditions, limitations and exclusions set out in these Terms and Conditions. Neither Allianz nor SingSaver hold the cover(s) or the benefits provided hereunder on trust or for your benefit or on your behalf.

SingSaver does not:

- act on behalf of Allianz or you in relation to the coverage;
- provide, and is not authorized to provide, any financial product advice, recommendations or opinions about the coverage; and
- receive any remuneration or other benefits from Allianz. If you are seeking to access the benefit of the coverage, you should consider obtaining independent advice as to whether it is appropriate for your needs from a person who is licensed to give such advice. Nothing prevents you from entering into other arrangements regarding insurance.

3. GENERAL EXCLUSIONS

3.1: What are the exclusions to be applied for this coverage?

You will not be covered any loss which is recoverable from any other source, or arising directly or indirectly from:

- non-reporting of the Cyber Attack to the police and/or reporting of the Cyber Attack to the police with delay and/or you do not have a police reference number for such Cyber Attack.

- failure to report to Allianz or Allianz Partners of the Cyber Attack within 24 hours of its first occurrence.
- concealment or misrepresentation of any material fact or circumstance concerning the coverage or provided fraudulent information, whether before or after the loss.
- failure to comply with your duties specified herein.
- human operating error or omission, including the choice of the program(s) used, an error in setting parameters or any inappropriate intervention by you, or a third party providing services to you.
- mistakes in legitimate electronic code or damage from code installed on your Electronic Device(s) during the manufacturing process, upgrade process or normal maintenance.
- use of any non-personal credit card, debit card or bank account.
- power failure, surge or diminution of electronic systems.
- damage, error, omission that the credit/debit card or bank account provider which manages such card or account is liable to.
- payment or transfer of money of credit card, debit card or bank account by any person other than you.
- Mass Cyber Attack, which refers to a Cyber Attack caused by a mass, coordinate effort by a domestic or international actor intended to affect a large number of software or hardware users or members of a class or a group and such acts may include coordinate malware attacks to individuals or businesses which you may use for personal or professional reasons.
- a false report of Cyber Attack.
- Cyber Attack by you or a family member or any person acting on behalf of you or a family member, whether acting alone or in collusion with others.
- dissemination of username, password, access code and/or any other similar confidential information of credit card, debit card or bank account to any third party and/or disclose such username, password, access code and/or any other similar confidential information publicly.
- loss arising out of any act or circumstance that could reasonably be expected to lead to a claim and which you, first discovered, or were first made aware of, prior to the Benefit Period.
- dishonest, fraudulent, criminal, malicious or intentional act, error or omission, or any intentional or knowledge violation of any applicable law by you.
- activity intended to realize a benefit or financial gain to which you are not legally entitled.
- Cyber Attack that occurs prior to the Benefit Period.
- any claim in respect of Cyber Attack first notified more than 30 days after the occurrence of the

Cyber Attack.

- upon any circumstance that you are not liable for any loss, or the maximum liability is confined to certain limit, as of right against the credit / debit card or bank account provider under specific conditions as you have been notified by that provider in writing.
- loss arising out of using fraudulent website(s) and mobile application(s) whose activities are announced publicly as fraudulent by any competent authorities and/or legitimate financial institution(s).
- consequential loss of any kind including but not limited to direct and indirect consequential damage to property or financial loss.
- negligence of any kind.
- loss which occurs or commences during the Waiting Period.
- you are not a holder of Singapore Identity Card / Valid Pass (NRIC / FIN).
- you possess more than one SingSaver account at SingSaver. For the avoidance of doubt, only one account of yours is entitled to the coverage.
- loss which is entitled to be covered under any applicable laws, rules or guidelines from any competent authority, court or government.
- loss suffered from any person other than you.
- any loss, coverage or liability subject to the exclusions below:

(i) Sanction limitation and exclusion

These Terms and Conditions shall not be deemed to provide coverage and Allianz shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such coverage, payment of such claim or provision of such benefit would expose Allianz to any sanction, prohibition or restriction under the United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, Singapore, United States of America and/or any other applicable national economic or trade sanction law or regulations.

(ii) Radioactive contamination exclusion clause

Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss directly or indirectly caused by or contributed to or arising from:

- (a) ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;

- (c) any weapon or other device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.

(iii) War and political risk exclusion clause

Notwithstanding any provision to the contrary within these Terms and Conditions or any endorsement thereto it is agreed that these Terms and Conditions exclude loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege. Permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority.

These Terms and Conditions also exclude loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to the above.

If Allianz alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by these Terms and Conditions the burden of proving the contrary shall be upon you.

(iv) Electronic data exclusion clause

(a) Electronic data exclusion

Notwithstanding any provision to the contrary within these Terms and Conditions or any endorsement thereto, it is understood and agreed as follows:

Allianz does not insure loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any cause whatsoever (including but not limited to computer virus) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

Electronic data means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and

includes programs, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

Computer virus means a set of corrupting, harmful or otherwise unauthorized instructions or code including a set of maliciously introduced unauthorized instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. Computer virus includes but is not limited to "Trojan Horses", "worms" and "time or logic bombs".

4. YOUR OBLIGATIONS RELATING TO ONLINE BANKING PROTECTION

4.1 Which obligations do you have to observe before the occurrence of the Cyber Attack?

(1) No dissemination of password, access codes and confidential information

You must not disseminate passwords, access codes and confidential information to any third parties (including your family members).

(2) Use of security software

Furthermore, up-to-date security and/or antivirus software must be installed on all Electronic Devices that you use for online banking. You must have activated automatic updates in the security software settings.

(3) Duty of Disclosure

It is important to observe your complete and faithful disclosure of all the facts that you know or should reasonably be expected to know which are relevant to Allianz in providing the insurance and the premium before you are covered under this group policy, failing which may result in adjustment of the payment of claims or refusal of claims.

4.2 Which obligations do you have to observe in a Cyber Attack?

(1) Reporting obligation

After you become aware of the Cyber Attack, you must:

- inform Allianz / Allianz Partners of the Cyber Attack within 24 hours of its first occurrence via email at sgonlinebankingclaims@allianz.com
- allow Allianz/Allianz Partners to conduct any reasonable investigations into the cause and the amount of Financial Loss and the scope of the indemnification obligation
- provide any useful information and furnish supporting evidence

- do everything in your power to prevent and minimize such loss

(2) Freezing of account and assertion of your claims

After you become aware of the Cyber Attack, you must, within 24 hours of its first occurrence, inform immediately the financial institution(s) responsible for issuing your credit card(s), debit card(s) and/or bank account(s) to freeze, deactivate and/or suspend such card(s) and/or account(s) in question without delay and, to the extent permitted by any applicable law, settle the Financial Loss with such institution(s).

(3) Confirmation from financial institution(s)

If the financial institution(s) responsible for issuing the credit card(s), debit card(s) and/or bank account(s) does not cover your Financial Loss, or does not cover it in full, or if it requests a deductible, a written confirmation issued by the financial institution(s) is required as proof.

(4) Police report / reference number

After you become aware of the Cyber Attack, you must report the case to the Singapore Police Force, obtaining relevant report / reference number without delay.

(5) General exclusions

It is important to observe the requirements specified in "General exclusions" to avoid any action and/or omission in those exclusions.

(6) Subrogation

You shall at the request and at the expense of Allianz do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by Allianz for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from any other parties, to which Allianz shall be or would become entitled or subrogated upon its paying or making good any damage under this group policy, whether such acts and things shall be or become necessary or required before or after indemnification by Allianz.

We reserve the right to adjust the amount of your claim or reject the same if you do not comply with one or any of the combination of the aforementioned conditions.

For exact Terms and Conditions, please refer to the relevant policy or contact Allianz / Allianz Partners.

5. HOW TO CLAIM

Allianz understands that each claim may have its particular circumstances. We will consider each individual set of circumstances on their own merits before we make a claim decision.

5.1 Contact details of Allianz for claim

- (1) Please send email to sgonlinebankingclaims@allianz.com to understand how to submit a claim.
- (2) Before you submit a claim, please check to make sure that the date of the Cyber Attack occurs and/or commences after the Waiting Period. Any Cyber Attack which occurs and/or commences during the Waiting Period are not covered.
- (3) When you contact us, we will let you know what information we need from you for claim and how your claim will be processed. At a minimum we will request:
 - Completed Claim Form
 - Email confirmation / reference number on the enrollment of this protection Proof of fraud (e.g. statement of your bank account)
 - Proof of reimbursement issued from the financial institution(s) which issued your credit card(s), debit card(s) and/or bank account(s)
 - Copy of NRIC
 - Copy of police report
- (4) At the time you report a Cyber Attack to us or we contact you for processing a claim, we will provide some recommendation or advice on the prevention of future Cyber Attack. Even if there is no claim, you may still contact us for such recommendation or advice as a general guideline.

If at any time any claim arises hereunder and you are or would but for the existence of this group policy be entitled to indemnity under any other policy or policies, Allianz shall not be liable except in respect of any excess beyond the amount which would have been payable under such other policy or policies had this group policy not been effected.

6. DEFINITIONS

The wordings below, when used in capital letters in this document, shall have the meanings as shown:

Benefit Period

A period of 90 days after the Waiting Period

Company or We or Us or Our or Allianz

Allianz Insurance Singapore Pte. Ltd. (incorporated in the Republic of Singapore with limited liabilities)

Cyber Attack

The following malicious or fraudulent acts:

- (i) unauthorized access to or use of your credit card, debit card or bank account issued by a financial institution in Singapore in Electronic Device(s);

- (ii) transmission or introduction of a computer virus or harmful code, including ransomware, into your Electronic Device(s);
- (iii) alteration, corruption, damage, manipulation, misappropriation, theft, deletion or destruction of your Electronic Device; or
- (iv) inhibition or restriction of access targeted at or directed against your Electronic Device(s);

which directly and solely results in a Financial Loss

Electronic Device(s)

Any personal network connected device including, but not limited to, desktop computer, laptop/netbook, smartphone, tablet, personal organizer and router

Financial Loss

A monetary loss which arises out of a Cyber Attack and directly and solely results in theft of your personal account funds (whether from credit card, debit card or bank account) from a financial institution in Singapore without your knowledge

SingSaver

SingSaver Pte. Ltd.

Waiting Period

A period of 7 days from the first date of you becoming a new member successfully registered at the official website of SingSaver located at <https://www.singsaver.com.sg>

7. ABOUT US

7.1 About Allianz

The above general insurance group policy is underwritten by Allianz Insurance Singapore Pte. Ltd. (UEN No:201903913C) (incorporated in the Republic of Singapore) ("Allianz") which is a composite insurer licensed by the Monetary Authority of Singapore. Allianz Partners is appointed by Allianz to handle the claims under the group policy.

7.2 About SingSaver

SingSaver Pte. Ltd. (registered number: 201506999D) is the product owner (policy holder). SingSaver is not the product issuer (insurer) of this policy and neither it nor any of its related corporations guarantee any of the benefits under this cover and SingSaver does not receive any commission or remuneration in relation to these benefits. Neither SingSaver nor any of its related corporations are authorized representatives of Allianz Insurance Singapore, AWP Services Singapore Pte Ltd or any of their related companies.

8. ALLIANZ PRIVACY POLICY

We understand that in this age of rapid technological advances, customers may have concerns about the privacy of the Personal Information they provide. We, Allianz Insurance Singapore Pte. Ltd. (Company Registration Number:201903913C), ("Allianz" or "we" or "us" or "our"), believe that Personal Information of an individual ("you" or "your") should be handled with utmost respect and we are committed to protecting your privacy and confidentiality.

It is important to us that you have trust and confidence in us that your Personal Information will be treated with utmost degree of privacy and protection. Our aim is to ensure that your Personal Information is handled in a responsible and reliable manner, and at all times in compliance with the Singapore Personal Data Protection Act 2012. This Privacy Policy serves to assist you in understanding on what and how we collect, use, disclose and retain your Personal Information.

By submitting information to us, enrolling for any products or services offered by us, you give consent to us and our affiliates and associated companies (collectively, "Allianz Group"), as well as their respective representatives and/or agents ("Representatives") collecting, using, disclosing, sharing and transferring amongst themselves your Personal Data, as outlined in this Privacy Policy.

8.1 What type of Personal Information is collected?

The term "Personal Information" refers to data, whether true or not, about an individual who can be identified (a) from that data; or (b) from that data and other information to which the organisation has or is likely to have access.

The Personal Information we collect or may collect include:

- name, telephone number, email address, residential address and correspondence address;
- identification card or passport number and date of birth;
- occupation, gender, marital status, education and income levels;
- in respect of specific products or services, such as when providing insurance, we may collect sensitive information about your health and medical history depending on the type of services provided;
- financial, banking and payment information, for example, when you purchase certain products or services through our websites, we may collect your credit or debit card details;
- personal opinions that you have disclosed to us, for example, through surveys or feedback responses;
- browsing history, patterns or other unique information;
- your internet protocol address and information associated with such address;
- records of your contact with us such as via the phone number of our customer service centre and, if you get in touch with us online using our online services or via our smartphone app, details such as your mobile phone location data, IP address and MAC address;

- products and services, you hold with us, as well as those you have been interested in and have held and the associated payment methods used;
- the usage of our products and services, any claims and whether those claims were paid out or not (and details related to this);
- analysis of data relating to marketing made to you, including history of communications and whether you open them or click on links;
- information we obtained from third parties, including information about insurance risk, pricing, claims history, instances of suspect fraud and usage history;
- personal information which we obtain from Credit Reference Agencies and Fraud Prevention Agencies, including public (for example, defaults) and shared credit history, financial situation and financial history;
- fraud, debt and theft information, including details of money you owe, suspected instances of fraud or theft, and details of any devices used for fraud;
- criminal records information, including alleged offences;
- information about your property, such as location, value, number of rooms, property type and building work you've had done (if relevant to the product or service);
- financial details about you, such as your salary and details of other income, details of your savings, details of your expenditure, and payment method(s);
- information about your employment status (if relevant to the product or service);
- information about your property occupier status, such as whether you are a tenant, live with parents or are an owner occupier of the property where you live at the time of your application;
- information we buy or rent from third parties, including demographic information, details of outstanding finance, marketing lists, publicly available information, and information to help improve the relevance of our products and services;
- insights about you and our customers gained from analysis or profiling of customers;
- third party transactions; such as where a person other than the account holder uses the service, information about that person and the transaction;
- any other Personal Information reasonably required in order for us to provide products or services requested by you;
- any other Personal Information permitted by or required to comply with any applicable local or foreign laws, rules, acts, regulations, notices, circulars, directives, guidelines, codes, guidance and/or decisions of any national, state or local government or regulatory authority, or any other authorities whether in Singapore or elsewhere,

whether having the force of law or not, as may be amended from time to time ("Applicable Laws"). At all times, we collect only the Personal Information on a "need-to-know" basis and for the Purposes of providing our products and services to you.

8.2 How do we use it?

We may use or process your Personal Information for the following purposes ("Purposes"):

- providing and continuing operation of our websites and the provision of products or services requested by you;
- fulfilling our obligations in respect to the provision of products or services to you; providing you with the services and benefits of your insurance policy, conducting assessments, processing and paying claims;
- following up and assisting you with your application of our products and services; we use internet technologies to track your use of our websites and information filled in by you, whether submitted or not;
- processing, issuing your policy booking and sending through your policy wording and certificate by fax, post or email;
- contacting you for service administration purposes with respect to our products and services, for example, we may wish to notify you that a particular service has been suspended for maintenance. We wish to highlight that you will not be able to unsubscribe from these communications as they are considered as part of our provision of services;
- conducting due diligence, including performing AML/CFT and sanction screening checks in adherence with any Applicable Laws;
- carrying out market research for business insights, and conducting statistical and profiling analysis;
- conducting surveys and requesting feedback for quality assurance for purposes of improved quality of our products and services;
- providing general information about our products and services, including but not limited to providing media announcements, promotions and product discounts;
- facilitating any potential acquisition or merger with another organization, or upon any acquisition or merger with another organization;
- facilitating any enhancement of our system infrastructure and business operations that enable us provide you with improved services in relation to your insurance policy;
- in respect to Cookies, improving the quality of service that we provide to you. Cookies are small text files of information that are stored by your browser on your computer's hard drive and can be used by website operators to recognize users and collect Personal Information;

- facilitating and managing business operations, including but not limited to disaster recovery, data entry and data storage;
- responding, handling, and processing your queries, requests, applications and complaints;
- exercising any rights and duties that we and Allianz Group may have in connection with the provision of our products and services, including but not limited to audit, compliance and investigation;
- training and security purposes in respect to recorded phone calls;
- protecting and defending the rights or property of Allianz; and
- Complying with any legal, regulatory and good governance obligations (which may include responding to requests from public or governmental authorities).

8.3 Who do we disclose your Personal Information to?

We may from time to time disclose and share your Personal Information to the following parties to carry out any of the Purposes, as may be appropriate:

- any of our directors, officers, employees, Representatives, agents or delegates;
- any of our shareholders or related corporations, and any of their successors or assigns, and their directors, officers, employees, Representatives, agents or delegates;
- employers, contractors and agents of Allianz and other members of the Allianz Group, who may be given access to any Personal Information which we collect, but their use shall be limited to performance of their duties in relation to the products or services provided by us;
- any service providers, agents, contractors, delegates, suppliers or third parties (or subcontractors of the foregoing) which we may appoint from time to time to provide us with services or the services that we offer to you, and their directors, officers, employees, Representatives, agents or delegates;
- business partners (including reinsurers, brokers and bank partners), associates and third party service providers when reasonably necessary, and on a need-to-know" basis;
- our professional advisers, consultants and auditors and any person who we believe in good faith to be your legal advisers or other professionals;
- any person who takes over or may take over all or part of our rights or obligations under this Agreement or anyone this Agreement (or any part of it) is transferred to or may be transferred to;
- to another entity in the event Allianz is intended to be acquired by or merged with, or is acquired by or merged with that another entity;

- any relevant governmental or regulatory authority pursuant to a request by any relevant governmental or regulatory authority, or any person to whom we are, in our belief in good faith, under an obligation to make disclosure as required by any Applicable Laws; and
- parties which assist us in carrying out the Purposes laid out above in this Privacy Policy.

Other than what is required or permitted by law or is in compliance with a court order or as set out in this Privacy Policy, we will not disclose, share, rent, sell or otherwise trade the Personal Information to any third party without your permission. Where we have disclosed your Personal Information to third parties, we will require these parties to protect your Personal Information in a manner consistent with this Privacy Policy. These third parties are not permitted to use or process the Personal Information for any other purpose except as permitted by us.

8.4 Transfer of your Personal Information outside Singapore

Where permitted by law, we may transfer, store, process and/or deal with your Personal Information outside Singapore. In doing so, we will comply with all the applicable data protection and privacy laws, including the Singapore Personal Data Protection Act 2012.

8.5 What security do we use to protect your Personal Information?

Allianz considers the security of our customer's Personal Information as important and necessary part of the responsible management of our corporate data. We therefore take all reasonable steps to ensure that customers' Personal Information is secure and safeguarded from loss, misuse, unauthorized access, modification or disclosure. All information is kept on a specifically designed database for exclusive use by us.

When you purchase your assistance services, we offer the use of secure server software that encrypts all information you input before it is sent to us. This ensures that the Personal Information is reasonably protected against unauthorized interception.

In order to comply with our obligations we follow strict security procedures in the storage and disclosure of Personal Information to prevent unauthorized access to that information.

8.6 Retention of Personal Information

Your Personal Information is retained as long as the purpose for which it was collected remains and until it is no longer necessary for any other business purposes or to comply with any Applicable Laws.

8.7 Access to and Correction of Personal Information

It is important to us that your Personal Information is accurate, complete and up to date. You shall ensure that

you provide information that is at all times correct, accurate and complete. Please contact us at any time to access, update, correct, or revise your Personal Information by contacting us at 1800 222 1818 (Local) or +65 6222 1919 (Overseas).

If you give us personal information about another person (or persons), we'll take that to mean they have appointed and authorised you to act on their behalf. This includes providing consent to:

- our processing of their personal information and sensitive personal information (as we've explained above); and
- you are getting any information protection notices on their behalf.

If for any reason you are concerned as to whether you are permitted to provide us with the other person's information, please contact us at the email address below before sending us anything.

If you have any queries on our privacy policy or data protection practices, please contact our

Data Protection Officer
Allianz Insurance Singapore Pte. Ltd.
12 Marina View #14-01
Asia Square Tower 2
Singapore 018961
Email : dpo@allianz.sg

8.8 Your consent

You may withdraw your consent to the collection, use, disclosure, holding, processing and transferring of any of your Personal Information at any time by contacting us as per details provided above. Your withdrawal consent will take effect within 30 days of receiving your request. Subsequently, we will cease to collect, use or disclose your Personal Information, unless it is required under the Personal Data Protection 2012 or any other written Applicable Laws.

Please note that should you withdraw your consent, we may not be able to provide you with the services that you have requested for and we will inform you of the consequences of such withdrawal of consent where applicable.

8.9 Notification of changes

We reserve the right to change, modify, renew, alter or update our Privacy Policy at any time, by notifying you of the updated changes. We will post these changes on our websites so that you are always aware of what Personal Information we collect, how we use it and in what circumstances we disclose it. We also encourage you to periodically review the Privacy Policy to be informed of how your Personal Information is being protected.

8.10 Third Party Websites

The Website may contain links to other websites. Allianz is not responsible for the privacy practices or content of

such websites. We encourage you to read the privacy statements of these linked sites as their privacy policy may differ from ours.

8.11 Further Information

Allianz is a member of the Policy Owners' Protection Scheme established under the Deposit Insurance and Policy Owners' Protection Schemes Act (Cap. 77B of the Republic of Singapore). As such, insured policies issued by Allianz is protected under the Policy Owners' Protection Scheme which is administered by the

Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

ALLIANZ INSURANCE SINGAPORE PTE. LTD.
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