

Terms & Conditions of “Lighten your load with AXS Ready Cash” (“Promotion”)

The Promotion is organised by AXS Pte Ltd (“AXS”) and supported by Standard Chartered Bank (“SCB”).

ELIGIBILITY

1. This Promotion is open to individuals who
 - are eighteen (18) years old and above;
 - are Singapore Citizens, Singapore Permanent Residents, or foreigners residing in Singapore; and
 - successfully apply for and receive approval for a personal loan through the AXS m-Station app (as defined in clause 5) during the Promotion Period (“Eligible Customers”):
2. There is no minimum loan amount and no minimum loan tenure required for participation in this Promotion.
3. The following individuals are **not eligible** for this 2% Cashback Promotion:
 - Individuals who do not meet Standard Chartered Bank’s (“SCB”) Personal Loan approval criteria as set out in SCB’s Personal Loan [Terms and Conditions](#);
 - Applicants who withdraw or cancel their loan application at any time before loan disbursement within the Promotion Period.
 - Applicants who are staff of SCB.
4. AXS may from time to time in its absolute discretion decide on the eligibility for participation in the Promotion.
5. This Promotion is only valid for loan applications submitted via the AXS m-Station app. Applications made through other channels (e.g. SCB website, third party agents) are not eligible.

PROMOTION PERIOD

6. The Promotion is valid from 17 October 2025, 10:00am to 28 February 2026, 11:59:59pm, or until the cashback allocation is fully redeemed, whichever is earlier (“Promotion Period”).

PROMOTION MECHANICS

7. To qualify for the cashback, both the loan application and loan approval must be completed within the Promotion Period. Eligible Customers who meet this requirement will be entitled to receive 2% cashback on their approved loan amount.
Example: A loan of \$25,000 will receive \$500 cashback.
8. Cashback will be calculated based on the approved loan amount disbursed in full. Applications with partial or unsuccessful disbursements will not qualify for this Promotion.

CASHBACK FULFILMENT

9. Cashback will only be credited via PayNow linked to the applicant's NRIC. Eligible Customers are responsible for ensuring that their PayNow-NRIC-linked bank account details are accurate at the time of loan application. Cashback that is credited to an incorrect account due to inaccurate details provided will not be reissued.
10. The cashback will be credited to the applicant's PayNow-NRIC-linked bank account within T+90 calendar days, where T refers to the loan approval date. If the scheduled crediting date falls on a weekend or public holiday, it will be processed on the next working day.

GENERAL TERMS AND CONDITIONS

11. AXS reserves the right to partially or completely cancel, terminate or suspend the Promotion for any reason at any time, including upon full redemption of the cashback allocation, without prior notice or any liability whatsoever.
12. AXS's decision on all matters relating to or in connection with the Promotion is final and binding. No correspondence will be entertained. AXS reserves its absolute right to determine an outcome and act as it deems fit in any dispute and/or issues relating thereto.
13. AXS reserves the right, at its sole discretion, to disqualify any applicant or to deduct, withdraw, or cancel any Cashback awarded to you without liability. Applicant will not be entitled to any payment or compensation whatsoever in respect of such deduction, withdrawal or cancellation.
14. AXS reserves the right to replace the Cashback with another item or reward of similar value at any time without prior notice or liability.

15. The crediting of Cashback via PayNow shall be at AXS's discretion. AXS shall not be liable for any loss, damage or expenses arising in connection with the Promotion, including without limitation technical hardware or software breakdowns, malfunctions or defects in any computer/electronic system or equipment, failed, delayed or incorrect transactions, lost or unavailable network connections, or any notice that is misdirected or lost in post, which may affect any Eligible Customer's participation in the Promotion.
16. AXS reserves the right at any time to amend or delete these Terms and/or any of the instructions or explanations at its sole discretion without prior notice. Any such changes shall be binding and will take effect immediately upon amendment. Participation in this Promotion shall constitute acceptance of these Terms and any amendments thereof.
17. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the Promotion, these terms and conditions shall prevail.
18. These terms and conditions are governed by Singapore law and the Eligible Customers agree to submit to the exclusive jurisdiction of the Singapore Courts.
19. A person who is not a party to these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act (2001) to enforce any of these terms and conditions and notwithstanding any terms herein, the consent of any third party is not required for any variation (including any release or compromise of any liability) or termination of the Promotion.
20. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with this Promotion, in particular that relating to the prizes, are the property of their respective owners. This Promotion, AXS, and its affiliates and contractors, are not affiliated with, endorsed or sponsored by, those owners and the owners' relevant affiliates where those owners or the owners' affiliates are not part of AXS.

PERSONAL DATA PROTECTION ACT

21. The Eligible Customers consent under the Personal Data Protection Act (2012) (“Act”) to the collection, use and disclosure of their personal data by/to AXS and such other third parties for the purpose of the Promotion.
22. By participating in this Promotion, Eligible Customers agree to be bound by the terms of the AXS Privacy Policy, which may be amended, supplemented and/or substituted by AXS from time to time, copies of which can be found at <https://www.axs.com.sg/>.