

Terms & Conditions of “Turn Your Bills to Thrills” Promotion (“AXS Promotion”)

AXS Promotion is organised by AXS Pte Ltd (“AXS”).

ELIGIBILITY:

1. This AXS Promotion is open to all individuals who are eighteen (18) years old and above, and are Singapore Citizens, Singapore Permanent Residents or foreigners residing in Singapore, that make Qualifying Transaction (*as defined in Clause 7*) on AXS channels (*as defined in Clause 5*) (“Eligible Customer”).
2. The following persons are not eligible to participate in and are disqualified from the AXS Promotion:
 - 2.1. Any individual below eighteen (18) years old;
 - 2.2. Employees of AXS
 - 2.3. Employees of vendors, advertising agencies or external auditors of AXS and any other parties who are directly involved in the organising, promoting or conducting of the AXS Promotion; and
 - 2.4. Corporate or other entities.
3. AXS may from time to time in its absolute discretion decide on the eligibility for participation of the AXS Promotion.

PROMOTION PERIOD:

4. The AXS Promotion shall commence from 4 March 2024, 09.00 AM to 31 December 2024, 11.59 PM, both dates inclusive (“Promotion Period”).

PARTICIPATING CHANNELS:

5. Only eligible payment performed on the following AXS channels will qualify for the AXS Promotion (“Participating Channels”).
 - (i) AXS Station
 - (ii) AXS e-Station
 - (iii) AXS m-Station

ELIGIBLE SERVICES:

6. The services in the following categories for each Participating Channel will be eligible for the AXS Promotion (“Eligible Services”):

AXS Station	<ul style="list-style-type: none">• Bills (<i>excluding IRAS</i>)• Others• AXS Plus• Education• Payment using Credit Cards - <i>DBS, DCS, Maybank, OCBC, UOB</i>• HDB eServices• NEA eServices• M1 Prepaid Top-up• Singtel Prepaid Top-up• StarHub Prepaid Top-up• heya Top-up
AXS e-Station	<ul style="list-style-type: none">• Bills (<i>excluding IRAS</i>)• Top-up• eServices (<i>excluding MUIS, LTA and MINDEF services</i>)
AXS m-Station	<ul style="list-style-type: none">• Bills (<i>excluding IRAS</i>)• Top-up• eServices (<i>excluding MUIS, LTA and MINDEF services</i>)• Vouchers & Deals• Pay Any Bills• HLAS Fraud Protect360 Plus

QUALIFYING TRANSACTION AND CHANCE ALLOCATION:

7. Eligible Customers must successfully perform a transaction to any of the Eligible Services on the Participating Channels during the Promotion Period to be eligible for the AXS Promotion (“Qualifying Transaction”).
8. Chance(s) will be allocated on the date the Qualifying Transaction is performed, within the Promotion Period.

9. Chance allocation for Qualifying Transaction is as follows:

Eligible Service	Draw Chances Allocated on the payment date
<ul style="list-style-type: none"> • Bills (excluding IRAS) • Others • AXS Plus • Education • Payment using Credit Cards - DBS, DCS, Maybank, OCBC, UOB • eServices (excluding MUIS, LTA and MINDEF services) • HDB eServices • NEA eServices • Pay Any Bills 	1 chance for every successful unique bill paid per calendar month
<ul style="list-style-type: none"> • M1 Prepaid Top-up • Singtel Prepaid Top-up • StarHub Prepaid Top-up • Heya Top-up 	1 chance for every successful prepaid card top-up
Vouchers	1 chance for every successful voucher purchase per day per device
Deals	1 chance for every successful deal purchased
HLAS Fraud Protect360 Plus	1 chance for every successful renewal

10. Eligible Customer who paid any Eligible Services with the following DBS or POSB payment modes on the Participating Channels from 3 June 2024, 00:00 AM to 31 August 2024, 11.59 PM will receive five (5) times more chances for the transaction.

Participating Channels	Eligible DBS/POSB Payment Mode
AXS Station	<ul style="list-style-type: none"> • Payment using Credit Cards - DBS, POSB • DBS/POSB ATM Cards
AXS m-Station	<ul style="list-style-type: none"> • eNETS > DBS/POSB • NETS Bank Card > DBS/POSB • DBS PayLah!* • Credit Cards > DBS/POSB • Debit Cards > DBS/POSB • Credit Card Instalment Plan > DBS/POSB • Pay+Earn > DBS/POSB • My Preferred Mastercard > DBS/POSB
AXS e-Station	<ul style="list-style-type: none"> • eNETS > DBS/POSB • PayNow > DBS • DBS PayLah!* • Credit Cards > DBS/POSB • Debit Cards > DBS/POSB • Credit Card Instalment Plan > DBS/POSB

* Payments made via AXS icon in DBS PayLah! app will not receive five (5) times more chances for the transaction.

11. Eligible Customer who successfully paid for two (2) Eligible Services or more in a single transaction will receive two (2) times more chances for the transaction.
12. Chance(s) allocated will be based on daily pot and will not be roll over to the next day.
13. There is no limit to the number of chances Eligible Customer may be allocated on each day within the Promotion Period across the Participating Channels.
14. Chances are non-transferable and cannot be combined with chances accumulated by any other Eligible Customer.

Example 1:

4 March 2024

Payment	Channel	Payment Mode	Description	Chances Earned
Payment 1	AXS e-Station	eNETS - DBS	Pay Bill A (\$2,000)	1
Payment 2	AXS e-Station	eNETS - DBS	Pay Bill B (\$2,500) and Bill C (\$150)	2
Payment 3	AXS m-Station	Credit Card - DBS Mastercard	Pay Bill A (\$500) + Bill D (\$945)	1 <i>(as Bill A has already been paid within March month)</i>
Chances for 4 March 2024				4

15 March 2024

Payment	Channel	Payment Mode	Description	Chances Earned
Payment 1	AXS m-Station	Credit Card - DBS Mastercard	Pay Bill B (\$1,000)	0 <i>(as Bill B has already been paid within March month)</i>
Chances for 15 March 2024				0

1 April 2024

Payment	Channel	Payment Mode	Description	Chances Earned
Payment 1	AXS m-Station	Credit Card - OCBC Visa	Pay Bill A (\$1,125)	1
Payment 2	AXS m-Station	eNETS - DBS	Top up Prepaid SIM E (\$10)	1
Chances for 1 April 2024				2

29 April 2024

Payment	Channel	Payment Mode	Description	Chances Earned
Payment 1	AXS m-Station	eNETS - DBS	Top up Prepaid SIM E (\$18) + Pay Bill B (\$101) and Bill C (\$67)	6
Chances for 29 April 2024				6

3 June 2024

Payment	Channel	Payment Mode	Description	Chances Earned
Payment 1	AXS e-Station	Credit Card - DBS	Pay Bill A (\$125)	5
Payment 2	AXS m-Station	DBS PayLah!	Pay Bill B (\$500) + C (\$60)	20 <i>(earned 2x chances based on clause 11 and 5x chances for using DBS PayLah! payment mode)</i>
Chances for 3 Jun 2024				25

THE PRIZES:

15. The prize will be cash prize, with the cash amount calculated based on the total amount paid to Eligible Service(s) that is allocated chance in the Qualifying Transaction selected during the Draw (as defined in clause 23), capped at S\$1,000 ("Prize").

Example 1:

The draw is for 4 March 2024.

Payment	Channel	Payment Mode	Description	Chances Earned
Payment 3	AXS m-Station	Credit Card - DBS Mastercard	Pay Bill A (\$500) + Bill D (\$945)	1 <i>(as Bill A has already been paid within March month)</i>

The Prize won by the winner is S\$945 as chance is only allocated to Bill D for this Qualifying Transaction.

Example 2:

The draw is for 1 April 2024.

Payment	Channel	Payment Mode	Description	Chances Earned
Payment 1	AXS m-Station	Credit Card - OCBC Visa	Pay Bill A (\$1,125)	1

The Prize won by the winner is S\$1,000 as chance is allocated to Bill A for this Qualifying Transaction and the maximum amount for the Prize is S\$1,000.

16. Each winner may only win one (1) Prize during the entire Promotion Period.
17. The Prize will be credited to the winners via PayNow.

18. Winners are to provide the correct PayNow information when requested by AXS. AXS will not be held liable if the Prize is credited to the wrong account based on the information provided by the winner.
19. The Prizes are non-exchangeable, non-transferable and non-redeemable for credit or any other prizes and other items in part or in full. There will be no replacement in the event if winner lost the Prize or if the Prize is stolen in his/her possession.
20. The winners and/or any other persons who benefit from the Prize shall accept and enjoy the Prize "as is". AXS shall not be responsible or liable for any defect or malfunction in the Prizes and/or for any loss, injury, damage or harm suffered or incurred or in connection with the receipt, use or enjoyment of the Prizes by any person.
21. AXS reserves the right to replace or substitute the Prize with another item of similar value at any time and without prior notice.
22. AXS reserves the right to forfeit any Prizes for any winners who do not provide the required information upon the request of AXS.
23. In the event that the Prize incurs tax liability, such tax is the sole responsibility of the winners.

DRAWS:

24. The Promotion Period consists of ten (10) draws by which daily winners and reserve winners will be drawn for each period ("Draw"), as set out below.

Draw	Draw Dates & Times	Draw Periods (both dates inclusive)	Number of Winners and Reserve Winners
1	8 April 2024, 10.30am	4 – 31 March 2024	Daily Winner: 1 per day Daily Reserve Winners: 3 per day
2	9 May 2024, 10.30am	1 – 30 April 2024	Daily Winner: 1 per day Daily Reserve Winners: 3 per day
3	10 June 2024, 10.30am	1 – 31 May 2024	Daily Winner: 1 per day Daily Reserve Winners: 3 per day
4	8 July 2024, 10.30am	1 – 30 June 2024	Daily Winner: 1 per day Daily Reserve Winners: 3 per day
5	8 August 2024, 10.30am	1 – 31 July 2024	Daily Winner: 1 per day Daily Reserve Winners: 3 per day
6	9 September 2024, 10.30am	1 – 31 August 2024	Daily Winner: 1 per day Daily Reserve Winners: 3 per day

7	8 October 2024, 10.30am	1 – 30 September 2024	Daily Winner: 1 per day Daily Reserve Winners: 3 per day
8	8 November 2024, 10.30am	1 – 31 October 2024	Daily Winner: 1 per day Daily Reserve Winners: 3 per day
9	9 December 2024, 10.30am	1 – 30 November 2024	Daily Winner: 1 per day Daily Reserve Winners: 3 per day
10	9 January 2025, 10.30am	1 – 31 December 2024	Daily Winner: 1 per day Daily Reserve Winners: 3 per day

25. To qualify for each Draw to win a Prize, Eligible Customers have to perform Qualifying Transaction during the Draw Period.

CONDUCT OF DRAW:

26. The draws will be conducted at 53 Mohamed Sultan Road #01-K1 Sultan Link Singapore 238993.

27. There will be a total of three hundred and three (303) winners, one (1) winner for each day within the Promotion Period.

28. On each Draw Date, winners and reserve winners will be selected, as defined in Clause 23.

29. The winners and reserve winners will be selected at random by means of a computerized or electronic system. The reserve winners are drawn to replace any winner subsequently disqualified.

30. All winners will be contacted through phone. AXS will attempt to make three (3) phone calls to each winner, from phone number (+65) 6560 2727, to obtain their full particulars for verification purposes. In the event that AXS is unable to contact a winner after six (6) phone calls, AXS will choose an eventual winner from the reserve winner list of the respective Qualifying Period.

31. Eligible Customer with special needs, such as hearing or speech disability, may contact AXS at www.axs.com.sg > Contact Us to inform on their preferred contact method (such as SMS) for the AXS Promotion. If they are the eventual winners, AXS will contact them based on their preferred contact method for verification purposes.

32. The winner(s) may be requested to provide proof of account ownership of the payment services which they have made to participate in the AXS Promotion.

33. AXS's decision as to the winners and reserve winners of the AXS Promotion shall be final and conclusive.

34. All the winners will be notified via phone and mail.

GENERAL:

35. The winners of the Campaign will be announced on AXS website (<https://www.axs.com.sg>) and AXS Facebook (<https://www.facebook.com/axs.sg>).

36. AXS reserves the right to use the names and pictures/photographs of any or all the winners for print advertisements or other publicity materials; and may otherwise engage any or all the winners for its publicity purposes without any compensation whatsoever and in such manner as AXS deems fit. In addition, participation in the Campaign is deemed express consent to disclosure of the participant's personal particulars to any person or entity involved in organising, promoting or conducting the lucky draws for purposes of the Campaign.

37. Notwithstanding anything herein, AXS has the absolute discretion to determine the eligibility of any person to participate in the Campaign or receive the prize.

38. AXS reserves the right to partially or completely cancel, terminate or suspend the Campaign for any reason without any liability whatsoever.

39. AXS' decision on all matters relating to or in connection with the Campaign (including the draw chances awarded to Eligible Customers and the selection of the winners and reserve winners) is final and binding on all Eligible Customers. AXS shall not be obliged to enter into any correspondence on any matter concerning the Campaign, except for the notifications of the winners. AXS reserves its absolute right to determine an outcome and act as it deems fit in any dispute and/or issues relating thereto.

40. AXS shall not be liable to the Eligible Customer for any loss or damage or expenses arising in connection with the Campaign, including without limitation, any error in computing any draw chances, any technical hardware or software breakdown or malfunction or defects in any computer/electronic system or equipment, failed, delayed or incorrect transactions, or lost or unavailable network connections, and any notice that is misdirected or lost in post, which may affect any Eligible Customers' eligibility in the Campaign.

41. AXS shall not be liable to any person in any way for any loss or damage howsoever arising from or in connection with the Campaign and/or any of the prize.

42. 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 such amendment, change or deletion. Participation in this Campaign shall constitute acceptance of these Terms and any amendment(s) thereof.

43. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the Campaign, these terms and conditions shall prevail.
44. These terms and conditions are governed by Singapore law and the Eligible Customers agree to submit to the exclusive jurisdiction of the Singapore Courts.
45. 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 Campaign.
46. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with this Campaign, in particular that relating to the prizes, are the property of their respective owners. This Campaign, 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

47. The Eligible Customers consent under the Personal Data Protection Act (2012) ("Act") to the collection, use and disclosure of their personal data by/to the organisers, promoters or conductors of the Campaign and such other third party for the purpose of the Campaign.
48. Eligible Customers confirm that they have read and agree to be bound by the terms of the AXS Privacy Policy, as may be amended, supplemented and/or substituted by AXS from time to time, a copy of which can be found at <https://www.axs.com.sg/privacyPolicy.php>.