

Terms & Conditions of "Receive Complimentary Fraud Protect360 and S\$5 AXS e-Voucher!" ("Promotion")

The Promotion is organised by AXS Pte Ltd ("AXS") and supported by HL Assurance Pte Ltd ("HL Assurance").

ELIGIBILITY

1. This Promotion is open to the following individuals ("Eligible Customer"):
 - 1.1 Between the age of eighteen (18) and sixty-five (65) years old (as of last birthday)
 - 1.2 Singapore Citizen, Singapore Permanent Resident or a Work Permit, Employment Pass, Dependent's Pass or S Pass Holder.
2. AXS may from time to time in its absolute discretion decide on the eligibility for participation in the Promotion.

PROMOTION PERIOD

3. The Promotion shall commence from 28 May 2024, 10:00 to 31 May 2025, 23:59, both dates inclusive ("Promotion Period").

MECHANICS

4. Eligible Customers must successfully sign up for Complimentary Fraud Protect360 to receive one (1) S\$5 AXS e-Voucher ("eVoucher").

COMPLIMENTARY FRAUD PROTECT360

5. Complimentary Fraud Protect360 ("Master Policy Program") is underwritten by HL Assurance. AXS shall undertake as the Master Policyholder for the benefit of you as the insured member.
6. By opting-in to the Master Policy Program, you hereby acknowledge and agree to the Terms and Conditions of the Master Policy Program.
7. Eligible Customers warrant and represent that you meet all of the following criteria to qualify as an insured member of the Master Policy Program (insofar as they are applicable):
 - 7.1 You are a Singapore Citizen or Singapore Permanent Resident or a Work Permit, Employment Pass, Dependent's Pass or S Pass Holder.
 - 7.2 You live in Singapore for at least 183 days in a year.
 - 7.3 You are between the age of eighteen (18) and sixty-five (65) years old (as of last birthday).
 - 7.4 You agree that this declaration shall be the basis of the contract between you and HL Assurance Pte. Ltd, and you will accept the terms, exclusions and conditions of the policy to issued or endorsement incorporated thereon.
 - 7.5 The application for insurance has been completed wholly by you and not the other person.
 - 7.6 You understand and agree that no insurance is in force until an application is accepted by HL Assurance.
 - 7.7 You declare that the statements made and particulars given in your application upon opt-in are true, correct and complete to the best of your knowledge and belief, and you have not withheld any information likely to affect the acceptance of this application.
 - 7.8 You agree on behalf of yourself and any person(s), firm or corporation that any information collected or held by HL Assurance (whether contained in this application or otherwise obtained) may be used and disclosed by HL Assurance, its associated individuals/companies or any independent parties (within or outside Singapore) for any matters relating to the application, and policy issued and to provide advice of information concerning products and

services which HL Assurance believes may be of interest to you, and to communicate with you for any purpose.

- 7.9 You agree to HL Assurance's Policy on Personal Data, that all personal data provided to HL Assurance or acquired by HL Assurance from the public domain, as well as personal data that arises as a result of the provision of services to you will be subjected to such Policy on Personal Data as may be varied from time to time. Further copies are available upon request or from the Company's website (www.hlas.com.sg).
8. You have read the [Policy Wordings](#) and understand that the Policy is subject to exclusions stated in the Policy Wordings.
 9. Upon your successful opt-in, you will be enrolled as an insured member of the Master Policy Program.
 10. By opting in to the Master Policy Program, you consent that HL Assurance may send to you marketing and promotional information through the channels that you had consented to.
 11. HL Assurance may contact you via a voice call ("Service Call") to inform you of the Policy's application and coverage and with consent from you, provide policy updates through the Service Call.
 12. You consent that your Personal Data may be used by HL Assurance and its affiliates and may be disclosed by HL Assurance to its affiliates to send and call you for marketing and promotional information and materials by SMS, calls, post and/or emails. You understand that you can choose to withdraw your consent by emailing to service@hlas.com.sg.

INSTANT REWARD ISSUANCE

13. The eVoucher will be issued under My Deals (Select: Vouchers) and Payment Summary (Select: Promo Code) on AXS m-Station app.
14. Each eligible NRIC / FIN number and unique mobile ID is entitled to receive one (1) eVoucher throughout the Promotion Period.

EVOUCHER REDEMPTION

15. Eligible Customers are to follow the instructions stated on the eVoucher to redeem their eVoucher within the specified redemption period.
16. The eVoucher must be redeemed within one hundred and twenty (120) days from the date of issue as indicated on the eVoucher.
17. The eVoucher is valid for payment of any services on the AXS m-Station app using any payment mode.
18. A minimum transaction amount of S\$6 is required.
19. In the event of any Stop Payment/refund request, utilised voucher will not be refunded.
20. The eVoucher cannot be exchanged for cash in part or full.
21. The eVoucher is only valid for one-time use only and cannot be used in conjunction with other promo codes.

22. There is strictly no extension to the redemption period for unredeemed vouchers.
23. AXS is not liable for any payment or compensation if the eVoucher is forfeited or not redeemed.
24. AXS reserves the right to substitute the eVoucher with another eVoucher of lower or equivalent value, whether of similar nature or otherwise without prior notice.
25. The redemption details and/or Terms and Conditions for the eVoucher will be listed on the eVoucher, and the eVoucher redemption shall be subjected to such terms.

GENERAL TERMS AND CONDITIONS

26. HL Assurance and/or AXS reserves the right to partially or completely cancel, terminate or suspend the Promotion for any reason at any time without prior notice or any liability whatsoever.
27. AXS's decision on all matters relating to or in connection with the Promotion is final and binding on all Eligible Customers. No further correspondence regarding the Promotion, these Terms or any decision made by AXS in connection therewith and/or the results 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.
28. AXS shall not be liable to the Eligible Customer for any loss or damage or expenses arising in connection with the Promotion, including without limitation, any technical hardware or software breakdown or malfunction or defects in any computer/electronic system or equipment, failed, delayed or incorrect transaction, 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 Promotion.
29. HL Assurance and/or 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 Promotion shall constitute acceptance of these Terms and any amendment(s) thereof.
30. 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.
31. These terms and conditions are governed by Singapore law and the Eligible Customers agree to submit to the exclusive jurisdiction of the Singapore Courts.
32. 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.
33. 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

34. The Eligible Customers consent under the Personal Data Protection Act (2012) (“Act”) to the collection, use and disclosure of their personal data by/to HL Assurance and AXS and such other third parties for the purpose of the Promotion.

35. The Eligible Customers confirm that they have read and agree to be bound by the terms of the AXS Privacy Policy and HL Assurance Privacy Policy, as may be amended, supplemented and/or substituted by AXS and HL Assurance from time to time, copies of which can be found at www.axs.com.sg and <https://www.hlas.com.sg/policyonpersonaldata/>.