

Terms & Conditions of “Get rewarded when you pay Prudential bill!” (“Promotion”)

This Promotion is carried out by AXS Pte Ltd (“AXS”) and is subjected to these terms and conditions (“Terms”).

ELIGIBILITY

1. The Promotion is open to all Prudential Assurance Company Singapore (Pte) Limited (“Prudential”) customers (“Eligible Customers”). Employees of AXS are not eligible to participate in the Promotion.
2. AXS may from time to time in its absolute discretion decide on the eligibility for participation in the Promotion.

PARTICIPATING CHANNELS:

3. Only eligible payment performed on the following AXS channels will qualify for the Promotion (“Participating Channels”):
 - AXS Station, AXS Plus
 - AXS e-Station
 - AXS m-Station

PROMOTION PERIOD:

4. The qualifying period for the Promotion shall commence from 3 June 2024, 10:00 to 30 September 2024, 23:59 both dates inclusive (“Promotion Period”).

QUALIFYING TRANSACTION AND CHANCE ALLOCATION:

5. Eligible Customer must successfully perform the following on the Participating Channels during the Promotion Period to be eligible for the Promotion (“Qualifying Transaction”):

| Qualifying Transaction | Lucky Draw Chance Allocation |
|---|-------------------------------------|
| 1 unique Prudential bill payment per month | 1 chance |
| 1 unique Prudential bill payment per month with Prudential promo code | 1 + 10 additional chances |

6. Chances are cumulative throughout each Promotion Period.
7. There is no limit to the number of chances the Customer may be eligible for during the Promotion Period.

8. Chance(s) is non-transferable and cannot be combined with chance(s) accumulated by any other Customers.

THE PRIZES

9. There shall be fourteen (14) set of DJI Osmo Pocket 3, worth S\$729 each ("Prize") to be given away for the Promotion.
10. Each winner is entitled to win only one (1) Prize during the entire Promotion Period.
11. The Prizes are non-exchangeable, non-transferable and non-redeemable for cash, 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.
12. The winners and/or any other persons who benefit from the Prize shall accept and enjoy the Prize "as is". AXS and Prudential 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.
13. AXS and Prudential makes no warranties or representations whatsoever as to the quality of fitness for purpose or any other implied terms and conditions with respect to the Prizes.
14. AXS reserves the right to forfeit any Prizes for any winners who do not provide the required information upon the request of AXS.
15. Any unclaimed Prize(s) within the given collection period will be forfeited without any liability on the part of AXS and Prudential. AXS may donate any forfeited Prize(s) to a charitable organisation of AXS's choice.
16. In the event that the Prize incurs tax liability, such tax is the sole responsibility of the winners.
17. Actual Prizes may differ from the images used for the Promotion or in any communications or publications relating thereto. The Customer shall not have any right to make any claims or demands against AXS and Prudential in connection with such variances.

CONDUCT OF DRAW:

18. The draw will be conducted on 8 October 2024 ("Draw Date"), 10.50am at 53 Mohamed Sultan Road, #01-K1 Sultan Link, Singapore 238993 (or any other date, time and/or venue determined by AXS).

19. On the Draw Date, fourteen (14) winners and fourteen (14) 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 if any. AXS's decision as to the winner and reserve winners of the Promotion shall be final and conclusive.
20. All winners will be contacted through phone. AXS will attempt to make six (6) 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.
21. Eligible Customer with special needs such as hearing or speech disability, may inform AXS anytime during the Promotion at www.axs.com.sg > Contact Us to have their contact method by SMS if they are the winners, AXS will send a SMS to the winner to obtain their full particulars for verification purposes.
22. The winner(s) may be requested to provide proof of account ownership of the payment services which they have made to participate in the Promotion.
23. AXS's decision as to the winners and reserve winners of the Promotion shall be final and conclusive.
24. All the winners will be notified via phone and post.

PRIZE COLLECTION:

25. Winners shall collect their Prize within the collection period and at the appointed venue specified by AXS and/or the retailer in the winner letter and shall comply with any instructions specified. In the event a winner fails to collect the Prize within the stipulated collection period and/or fails to comply with any other instructions or conditions specified in the winner letter, the Prize may be forfeited at AXS's absolute discretion.
26. Winner must be present in person and present the Winner's confirmation letter and his/her NRIC/FIN for the collection of the prize. In the event that the winner is unable to collect his/her Prize in person, he/she is able to authorize collection by another person with an authorization letter.

Collection Details:
 - Address: 61 Mohamed Sultan Road, #01-11 Sultan Link Singapore 239001
 - Time: 9.30am – 5.30pm (Monday – Friday, excluding public holidays)
27. AXS may donate any forfeited Prize(s) to a charitable organisation of AXS's choice.

28. AXS reserves the right to disqualify an otherwise eligible Customer from winning a Draw Prize and/or substitute another Customer as the winner in the event that AXS in its absolute discretion believes that the particular Customer may have contravened, will contravene or has contravened any of these Terms and/or may bring AXS into disrepute. In the event the Draw Prize has already been awarded to such a Customer, the Draw Prize must be returned to AXS at the Customer's cost and expense.
29. AXS and/or Prudential reserves the right to substitute the Draw Prize with another prize of lower or equivalent value, whether of similar nature or otherwise without prior notice.

GENERAL TERMS AND CONDITIONS

30. The winners of the Promotion will be announced on AXS website (<https://www.axs.com.sg>) and AXS Facebook (<https://www.facebook.com/axs.sg>).
31. AXS and Prudential 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 and/or Prudential deems fit. In addition, participation in the Promotion 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 Promotion.
32. Notwithstanding anything herein, AXS has the absolute discretion to determine the eligibility of any person to participate in the Promotion or receive the Prize.
33. AXS and/or Prudential reserves the right to partially or completely cancel, terminate or suspend the Promotion for any reason without any liability whatsoever.
34. AXS and/or Prudential decision on all matters relating to or in connection with the Promotion (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. No further correspondence regarding the Promotion, these Terms or any decision made by AXS and/or Prudential in connection therewith and/or the results will be entertained. AXS and/or Prudential reserves its absolute right to determine an outcome and act as it deems fit in any dispute and/or issues relating thereto.
35. AXS and/or Prudential 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 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 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.

36. AXS and/or Prudential shall not be responsible or liable for any defect or malfunction of the Prize and/or for any loss, injury, damage or harm suffered or incurred or in connection with the receipt, use or enjoyment of the Prize by any person.
37. AXS and/or Prudential 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.
38. 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.
39. These terms and conditions are governed by Singapore law and the Eligible Customers agree to submit to the exclusive jurisdiction of the Singapore Courts.
40. 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.
41. 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:

42. 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 Promotion and such other third party for the purpose of the Promotion.

43. 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>.