

### **Terms & Conditions of "HL Assurance Travel Insurance!" ("Promotion")**

1. The Promotion is organised by AXS Pte Ltd ("AXS") and supported by HL Assurance Pte Ltd ("HL Assurance").
2. This Promotion is open to all existing AXS customers, who successfully purchase Travel Protect360 (as defined in clause 5) on AXS m-Station ("Eligible Customers").
3. AXS may from time to time in its absolute discretion decide on the eligibility for participation in the Promotion.
4. The Promotion shall commence from 28 May 2025, 10:00 to 30 June 2025, 23:59, both dates inclusive ("Promotion Period").
5. Eligible Customers who successfully purchase Travel Protect360 policies during the Promotion Period will be entitled to receive AXS e-voucher as set out in the table below. ("e-voucher")

<b>Travel Insurance Plan Type</b>	<b>AXS e-voucher value</b>
Travel Protect360(Single trip) *	\$10
Travel Protect360 (Annual trip) **	\$50

\* Applicable for policies with single premium \$50 and above.

\*\*Applicable for policies with annual premium \$300 and above.

6. This promotion is only applicable for new purchases made via AXS m-Station during the Promotion Period. Policy renewals are not eligible for this promotion.
7. This promotion is not valid with any other promotions, schemes or privileges.

### **EVOUCHER REWARD ISSUANCE**

8. The e-voucher will be sent from HL Assurance to the insured person's email address provided in the travel insurance purchase.
9. Eligible Customers will receive only one (1) e-voucher via email 30 days after the policy end date.

### **EVOUCHER REDEMPTION**

10. Eligible Customers are to follow the instructions stated on the e-voucher to redeem their e-voucher within the specified redemption period.
11. The e-voucher must be redeemed by 30 September 2025.

12. The e-voucher is valid for payment of any services on the AXS m-Station app using any payment mode.
13. A minimum transaction amount of S\$11 is required for \$10 AXS e-voucher.
14. A minimum transaction amount of S\$51 is required for \$50 AXS e-voucher
15. In the event of any Stop Payment/refund request, utilised voucher will not be refunded.
16. The e-voucher cannot be exchanged for cash in part or full.
17. The e-voucher is only valid for one-time use only and cannot be used in conjunction with other promo codes.
18. There is strictly no extension to the redemption period for unredeemed vouchers.
19. AXS is not liable for any payment or compensation if the e-voucher is forfeited or not redeemed.
20. AXS reserves the right to substitute the e-voucher with another e-voucher of lower or equivalent value, whether of similar nature or otherwise without prior notice.
21. The redemption details and/or Terms and Conditions for the e-voucher will be listed on the e-voucher, and the e-voucher redemption shall be subjected to such terms.

## **GENERAL TERMS AND CONDITIONS**

22. 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.
23. HL Assurance and/or 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.
24. HL Assurance and/or 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.

25. 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.
26. 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.
27. These terms and conditions are governed by Singapore law and the Eligible Customers agree to submit to the exclusive jurisdiction of the Singapore Courts.
28. 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.
29. 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**

30. 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.
31. 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](http://www.axs.com.sg) and <https://www.hlas.com.sg/policyonpersonaldata/>.