

Terms & Conditions of "Receive Complimentary Fraud Protect360 and Stand a chance to win prizes!" ("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 2 March 2026, 10:00 to 30 June 2027, 23:59, both dates inclusive ("Promotion Period").

MECHANICS

4. Eligible Customers must successfully sign up for Complimentary Fraud Protect360 to receive one (1) lucky draw chance.

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.

ELIGIBILITY AND LUCKY DRAW CHANCES

13. Upon successful issuance of the complimentary Fraud Protect360 plan, an Eligible Customer will receive one (1) Instant Lucky Draw chance.

14. For the purpose of tracking and administering accumulated Lucky Draw chances, the Eligible Customer's mobile phone number (as registered for the Complimentary Fraud Protect360) will be used as the unique identifier.

15. Upon successful upgrade to Fraud Protect360 Plus, an Eligible Customer will receive three (3) lucky draw chances for each successful monthly manual renewal and payment. To help illustrate, please refer to Example 1.

Example 1:

If a customer upgrades on 26 March 2026 and pays for three (3) months, the customer will be entitled to:

- 1 base chance (complimentary issuance), and
- 3 chances × 3 months = 9 chances, for a total of 10 Lucky Draw chances.

16. Customers will be given ten (10) days' advance notice to complete payment for renewal or upgrade. Failure to make payment within the notice period will result in plan downgrade, and lucky draw chances will cease unless the plan is successfully upgraded again.

17. The Campaign will run for a total duration of sixteen (16) months, divided into four (4) sub-campaign period. The Qualifying Periods and corresponding Draw Dates are as follows:

Prize Period	Draw Date	Draw time
2 March 2026 – 30 June 2026	7 July 2026	10:00 AM
1 July 2026 – 31 October 2026	4 November 2026	10:00 AM
1 November 2026 – 28 February 2027	3 March 2027	10:00 AM
1 March 2027 – 30 June 2027	7 July 2027	10:00 AM

18. Each Eligible Customer may participate in the Lucky Draw once every four (4) months, but may only win once throughout the entire Campaign Period. Accumulated chances will be carried forward to the next Prize Period. To help illustrate, please refer to Example 2.

Example 2:

A total of 10 Lucky Draw Changes were accumulated between Mar 2026 - Jun 2026, however the customer did not win in this Prize Period. As such, all 10 Lucky Draw Chances are now accumulated and brought forward to the following Prize Period.

19. AXS or/and HL Assurance reserves the right to verify the eligibility of all draw entries and may disqualify any entry deemed invalid or fraudulent.

20. AXS or/and HL Assurance reserves the right to replace any prize with another item of similar value without prior notice.

21. Actual prizes may differ from images used in any campaign materials. Participants shall have no right to make any claim against AXS or/and HL Assurance arising from such differences.

22. All draws will be conducted live at: AXS Office, 20 Kallang Avenue, Pico Creative Centre Lobby B #10-01, Singapore 339411

23. Winners and reserve winners will be selected at random via a computerized or electronic system.

24. Winners will be notified via email, phone call, SMS, or WhatsApp via Customer Experience Officer from AXS.

25. 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. Winners may be required to undergo identity verification through secure verification methods. Where necessary for prize fulfilment or insurance policy issuance, winners may be required to provide supporting identification details. In the event that AXS is unable to contact a winner after three (3) phone calls, AXS will choose an eventual winner from the reserve winner list.

26. If a winner cannot be contacted within a reasonable timeframe, AXS reserves the right to select a replacement from the reserve winners for the same qualifying period.

27. Eligible Customers with special needs (including hearing or speech disabilities) may notify AXS via the "Contact Us" page of their preferred communication method. If selected as winners, AXS will contact them via their stated preferred method.

28. All decisions made by AXS and/or HL Assurance regarding the selection of winners and reserve winners shall be final and conclusive.

THE PRIZES

29. Each winner will receive prizes based on qualifying period:

Prize Period	Prizes	Number of winners
2 March 2026 – 30 June 2026	Shangri-La vouchers worth S\$1,000	8 winners 16 reserved winners
1 July 2026 – 31 October 2026	To be confirmed	4 winners 16 reserved winners
1 November 2026 – 28 February 2027	To be confirmed	4 winners 16 reserved winners
1 March 2027 – 30 June 2027	To be confirmed	8 winners 16 reserved winners

30. Actual prizes may differ from the images used for the Campaign or in any communications or publications relating thereto. Participant shall not have any rights to make any claims or demands against AXS or/and HL Assurance in connection with such variances.

31. AXS or/and HL Assurance accepts no responsibility for any loss, damage, liability, injury or disappointment suffered by the winner or his or her passenger entering the Competition or as a result of accepting the prize.

32. By accepting the Prize, the Participant agrees to hold harmless, defend and indemnify AXS or/and HL Assurance from and against any and all claims, demands, liability, damages or causes of action or losses, with respect to or arising out of or related to the prize.

33. AXS or/and HL Assurance reserves the right to forfeit any prize for any Participant who do not provide the required information upon the request of AXS or/and HL Assurance.

34. Winners shall collect their Prize within the collection period and at the appointed venue specified by AXS and/or the retailer and shall comply with any instructions specified by AXS. 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 by AXS, the Prize may be forfeited at AXS's absolute discretion.

35. 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: 20 Kallang Ave #10-01, Pico Creative Centre Lobby B, Singapore 339411
- Time: 9.30am – 5.30pm (Monday – Friday, excluding public holidays)

36. AXS reserves the right to disqualify an otherwise Eligible Customer from winning a Prize and/or substitute another Eligible Customer as the winner in the event that AXS in its absolute discretion believes that the particular Eligible Customer may have contravened, will contravene or has contravened any of these Terms and/or may bring AXS into disrepute. In the event the Prize has already been awarded to such a Customer, the Draw Prize must be returned to AXS at the Eligible Customer's cost and expense.

GENERAL TERMS AND CONDITIONS

37. 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.

38. 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.

39. 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.

40. 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.

41. 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.

42. These terms and conditions are governed by Singapore law and the Eligible Customers agree to submit to the exclusive jurisdiction of the Singapore Courts.

43. 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.

44. 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

45. 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.

46. 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/>.