

NETS Bank Card Promotion Terms & Conditions

Terms & Conditions of the "Pay 3 Bills with NETS Bank Card and Redeem a \$2 Zig by ComfortDelGro eVoucher" Promotion ("Promotion")

The Promotion is organised by AXS Pte Ltd ("AXS") and supported by Network for Electronic Transfers (Singapore) Pte Ltd ("NETS").

ELIGIBILITY

1. This Promotion is open to individuals who:
 - are eighteen (18) years old and above;
 - have a registered AXS account; and
 - meet the eligibility criteria set out in these Terms and Conditions ("Eligible Customers").
2. AXS reserves the right, at its sole discretion, to determine a customer's eligibility to participate in the Promotion based on its records.

PROMOTION PERIOD

3. The Promotion is valid from 1 October 2026, 10:00:00am to 31 December 2026, 11:59:59pm, both dates inclusive ("Promotion Period"). Reward redemption is subject to availability and may cease earlier if the promotional Reward allocation is fully redeemed.

PROMOTION MECHANICS

4. During the Promotion Period, Eligible Customers must add an eligible NETS Bank Card as a payment method on the AXS app and use the NETS Bank Card to make eligible bill payments.
5. For the purposes of this Promotion, "NETS Bank Card" refers to:
 - NETS ATM, Debit Cards or NETS-enabled Credit Cards issued by DBS/POSB and OCBC; or
 - NETS ATM or Debit Cards issued by UOB in Singapore.
6. For every successful eligible bill payment made using a NETS Bank Card during the Promotion Period, the Eligible Customer will receive one (1) NETS Stamp, up to a maximum of three (3) NETS Stamps per Eligible Customer throughout the Promotion Period.
7. NETS Stamps may only be earned for successful eligible bill payments completed during the Promotion Period. No NETS Stamps will be issued for transactions made after 31 December 2026.
8. NETS Stamps may be accumulated across the full Promotion Period from 1 October to 31 December 2026. The three (3) eligible bill payments do not need to be completed within the same calendar month but must be made using the same NETS Bank Card.
9. Upon collecting three (3) NETS Stamps, Eligible Customers may redeem one (1) \$2 Zig by ComfortDelGro eVoucher ("Reward") from the AXS Rewards Catalogue, while stocks last and subject to these Terms and Conditions. Upon successful redemption, the Reward will be issued as a promo code, which must be applied on the Zig app. To use the promo code, Eligible Customers must select NETS Bank Card as the payment method on the Zig app.
10. Each Eligible Customer is entitled to earn a maximum of three (3) NETS Stamps and redeem a maximum of one (1) Reward throughout the Promotion Period, regardless of the number of eligible bill payments made with NETS Bank Card.
11. Only successful bill payment transactions completed using an eligible NETS Bank Card for eligible services or bill categories on the AXS app will qualify for NETS Stamps. Sale of coupons is excluded.
12. Cancelled, reversed, refunded, disputed, unsuccessful, incomplete, fraudulent or otherwise invalid transactions will not qualify for NETS Stamps under this Promotion.

13. AXS and/or NETS reserve the right to determine whether a customer and/or transaction is eligible for the purposes of this Promotion based on their respective records.

NETS STAMPS

14. NETS Stamps issued under this Promotion are promotional stamps and are separate from AXS Coins.

15. NETS Stamps have no cash value and cannot be transferred, exchanged for cash, sold or otherwise assigned to another customer.

16. NETS Stamps may only be used to redeem the Reward made available under this Promotion through the AXS Rewards Catalogue.

17. A maximum of three (3) NETS Stamps may be earned by each Eligible Customer throughout the Promotion Period. Once an Eligible Customer has earned three (3) NETS Stamps, no additional NETS Stamps will be awarded for subsequent bill payments made during the Promotion Period.

18. Any unused NETS Stamps will expire at the end of the Promotion Period and will not be reinstated, extended, exchanged or compensated.

REWARD REDEMPTION

19. A total of 20,000 \$2 Zig by ComfortDelGro eVouchers will be made available across the Promotion Period.

20. Any unredeemed Rewards from a monthly allocation may, at the sole discretion of AXS and NETS, be carried forward to a subsequent monthly allocation.

21. The Rewards will be released in monthly allocations in October, November and December 2026 and made available for redemption through the AXS Rewards Catalogue.

22. Each monthly allocation will be available on a first-come, first-served basis, while stocks last.

23. Once the Reward allocation for a particular month has been fully redeemed, no further Rewards will be available for redemption for the remainder of that month.

24. Eligible Customers who have collected three (3) NETS Stamps but are unable to redeem a Reward because the monthly allocation has been fully redeemed may retain their NETS Stamps and attempt to redeem the Reward when the next monthly allocation becomes available, subject to Reward availability and provided the redemption occurs within the Promotion Period.

25. For the avoidance of doubt, Rewards from subsequent monthly allocations will not be made available earlier if the preceding month's allocation is fully redeemed.

26. The possession of three (3) NETS Stamps does not guarantee a Reward. All Rewards are subject to availability at the point of redemption and are available on a first-come, first-served basis, while stocks last.

27. Each Eligible Customer may redeem a maximum of one (1) Reward throughout the Promotion Period.

28. Upon successful redemption, three (3) NETS Stamps will be deducted from the Eligible Customer's account.

29. Eligible Customers must update the AXS app to version 9.9.0 or later to redeem the Reward from the AXS Rewards Catalogue.

30. Eligible Customers who successfully redeem a Reward will receive the voucher code and redemption instructions through the AXS app.

31. The Reward must be redeemed from the AXS Rewards Catalogue during the Promotion Period. Once successfully redeemed, the \$2 Zig by ComfortDelGro eVoucher is valid for use until 28 February 2027. Expired eVouchers will not be reissued, extended, replaced, refunded or compensated.

32. To use the Reward, Eligible Customers must apply the promo code on the Zig app and select NETS Bank Card as the payment method.

33. Rewards are non-transferable, non-exchangeable and not redeemable for cash, AXS Coins or any other reward unless otherwise determined by AXS.

34. Each Reward is subject to any applicable terms and conditions imposed by ComfortDelGro, Zig and/or the relevant Reward provider.

35. Actual Rewards may differ from images used in any marketing, promotional or communication materials relating to the Promotion.

GENERAL TERMS AND CONDITIONS

36. AXS reserves the right to verify all transactions, NETS Stamps and Reward redemptions, and may withhold, cancel, void, recover or reverse any NETS Stamps or Rewards where AXS reasonably determines that a customer has failed to comply with these Terms and Conditions, made an ineligible, cancelled, reversed, refunded, disputed or fraudulent transaction, abused or attempted to abuse the Promotion, or otherwise obtained NETS Stamps or Rewards improperly.

37. AXS's records of transactions, NETS Stamps issued and Reward redemptions shall be final and conclusive for the purposes of determining eligibility under this Promotion.

38. AXS and NETS reserve the right to partially or completely cancel, terminate, suspend or modify the Promotion at any time, including upon full redemption of the promotional Reward allocation, without prior notice.

39. AXS's and NETS' decisions on all matters relating to or in connection with the Promotion shall be final and binding.

40. AXS reserves the right to replace the Reward with another reward of similar value at any time without prior notice or liability.

41. AXS shall not be liable for any loss, damage or expense arising in connection with the Promotion, including, without limitation, technical hardware or software breakdowns, system errors, failed or delayed transactions, unavailable network connections or other technical issues that may affect an Eligible Customer's participation in the Promotion.

42. AXS and NETS reserve the right to amend, delete or supplement these Terms and Conditions at their discretion without prior notice. Any changes shall take effect upon publication.

43. Participation in this Promotion constitutes acceptance of these Terms and Conditions and any amendments thereof.

44. In the event of any inconsistency between these Terms and Conditions and any brochures, marketing, promotional or other materials relating to the Promotion, these Terms and Conditions shall prevail.

45. These Terms and Conditions are governed by the laws of Singapore, and Eligible Customers agree to submit to the exclusive jurisdiction of the Singapore Courts.

46. 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 these Terms and Conditions.

47. Any trademarks, graphic symbols, logos or intellectual property contained in materials used in connection with this Promotion remain the property of their respective owners.

PERSONAL DATA PROTECTION ACT

48. By participating in the Promotion, Eligible Customers consent to the collection, use and disclosure of their personal data by AXS and relevant parties involved in administering the Promotion for the purposes of administering, verifying and fulfilling the Promotion.

49. Eligible Customers acknowledge that they have read and agree to be bound by the prevailing AXS Privacy Policy.