

Terms & Conditions of "AXS x Prudential – Turn Your Bill Into a Maldives Water Villa Stay!" ("Promotion")

This Promotion is carried out by AXS Pte Ltd ("AXS") and supported by PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD and PRUDENTIAL FINANCIAL ADVISERS SINGAPORE PTE. LTD (collectively referred to as "Prudential").

ELIGIBILITY

1. The Promotion is open to individuals who make a Qualifying Transaction (*as defined in Clause 7*) through any AXS channels (*as defined in Clause 4*) and who meet all the following criteria ("Eligible Customers"):
 - 1.1 Are between twenty-one (21) and fifty-five (55) years of age (as of last birthday); and
 - 1.2 Are Singapore Citizens, Singapore Permanent Residents or foreigners residing in Singapore.
2. Staff of AXS and Prudential are not eligible to participate in the Promotion.
3. AXS may from time to time in its absolute discretion decide on the eligibility for participation in the Promotion.

PARTICIPATING CHANNELS:

4. Only eligible payments performed on the following AXS channels will qualify for the Promotion ("Participating Channels"):
 - AXS Station
 - AXS Web
 - AXS App

PROMOTION PERIOD:

5. The qualifying period for the Promotion shall commence from 1 Oct 2026, 10:00 to 31 December 2026, 23:59, both dates inclusive ("Promotion Period").

EXCLUDED SERVICES

6. The services in the following categories and any transactions made for such services will not qualify as Eligible Transactions:
 - Inland Revenue Authority of Singapore (IRAS)
 - QBE Insurance (Singapore) Pte. Ltd.
 - Housing & Development Board (HDB)
 - China Life Insurance (Singapore) Pte. Ltd.
 - Urban Redevelopment Authority (URA)
 - HL Assurance Pte. Ltd.
 - National Environment Agency (NEA)

- ECICS
- Traffic Police
- FWD Insurance
- Land Transport Authority (LTA)
- Tokio Marine
- State Courts
- National Parks Board (NParks)
- AIA Singapore
- Singapore Customs
- Liberty
- Majlis Ugama Islam Singapura (MUIS)
- Manulife (Singapore) Pte. Ltd.
- Ministry of Defence (MINDEF)
- HSBC Life (Singapore) Pte. Ltd.
- Singapore Food Agency (SFA)
- Singapore Life Ltd.
- JTC
- Great Eastern Insurance
- Abwin Trading
- ANDA Insurance
- United Points Holdings Pte. Ltd.
- MSIG Insurance
- Singapore Police Force
- MYEG Services Berhad
- Ministry of Education (MOE)
- China Taiping Insurance (Singapore) Pte. Ltd.
- Income Insurance
- Chubb Insurance Singapore Ltd.
- Etiqa

QUALIFYING TRANSACTION AND CHANCE ALLOCATION:

7. Eligible Customer must successfully make payment for the Eligible Services and submit the required participation form through the Participating Channels during the Promotion Period to be eligible for the Promotion ("Qualifying Transaction").
8. Eligible Customers who meet up with a financial representative of Prudential during the Promotion Period will receive 10 additional bonus chances for the lucky draw.
9. Chance(s) is non-transferable and cannot be combined with chance(s) accumulated by any other customers.

THE PRIZES

10. There shall be two (2) sets of the "AXS x Prudential - Turn Your Bill Into a Maldives Water Villa Stay!" prize to be awarded under this Promotion.

Each prize set is for two (2) adults and comprises the following:

- Two (2) return Economy Class air tickets from Singapore to the Maldives on Singapore Airlines ("N" Class);
 - Three (3) nights' accommodation for two (2) adults at Nova Maldives, Water Villa;
 - Standard meal plan for two (2) adults; and
 - Round-trip seaplane transfers between the airport and resort for two (2) adults (approximately 20–30 minutes per journey).
 - Each prize set is valued at approximately S\$10,000 per couple.
 - Travel is subject to availability and applicable blackout periods, including 1 November 2027 to 10 April 2028.
 - All travel arrangements, including but not limited to flight schedules, booking class, accommodation, meals and transfers, are subject to availability and shall be arranged by the appointed travel agency, CTC Travel. In the event of any increase in airfare, accommodation, transfer or other applicable costs at the time of booking, any amount exceeding the value or inclusions of the prize package shall be borne by the winner.
 - Any costs, expenses or arrangements not expressly stated as being included in the prize package shall be borne by the winner.
11. Each winner shall be entitled to win only one (1) set of the Prize throughout the Promotion Period.
12. 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.
13. The use and redemption of the Prize shall be subject to the applicable terms and conditions imposed by the appointed travel agency, CTC Travel, and/or the relevant service providers.
14. 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 under any circumstances be responsible or liable to any customer or party, whether in contract, tort (including negligence) or otherwise, for any liabilities, losses, damages, claims, costs and expenses (including any special or consequential damages or losses) in connection with, related to or resulting from any defect or malfunction in the Prizes, and/or the receipt, use or enjoyment of the Prizes by any person.
15. AXS and Prudential are not the merchant or manufacturer of the Prizes and provides no warranty in respect of the same. including warranties or representations whatsoever as to the merchantability, quality of fitness for purpose, against the infringement of intellectual property rights, or any other implied terms and conditions with respect to the Prizes.

16. Any unclaimed Prize(s) within the stipulated collection period shall be forfeited without liability to AXS and Prudential. AXS reserves the right, at its sole discretion, to deal with any forfeited Prize(s) in such manner as it deems fit.
17. In the event that the Prize incurs tax liability, such tax is the sole responsibility of the winners.
18. 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:

19. The draw will be conducted on 26 February 2027 ("Draw Date"), 5pm at 20 Kallang Ave #10-01, Pico Creative Centre Lobby B, Singapore 339411 (or any other date, time and/or venue determined by AXS).
20. On the Draw Date, two (2) winners and eight (8) 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.
21. The winners and 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.
22. 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, to obtain their full particulars for verification purposes. 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.
23. 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. AXS reserves the right to forfeit any Prizes for any winners who do not provide the required information upon the request of AXS.
24. AXS's decision as to the winners and reserve winners of the Promotion shall be final and conclusive.
25. All the winners will be notified via phone and email.

PRIZE COLLECTION:

26. Eligible customers with special needs, such as hearing or speech disabilities, may inform AXS at any time during the Promotion via www.axs.com.sg > Contact Us of their preferred contact method (WhatsApp or phone call) in the event that they are selected as winners.

AXS will contact the winners via their preferred contact method to obtain their full particulars for verification purposes.

27. Winners shall collect their Prize in person within the collection period and at the appointed venue specified by AXS and/or Prudential and shall comply with all instructions and conditions specified by AXS and/or Prudential.
28. As a condition of accepting the Prize, each winner must agree to participate in reasonable photography and/or videography during the Prize collection and consent to AXS and/or Prudential using, publishing and/or reproducing the winner's name, photographs, images and/or video recordings for publicity, marketing and promotional purposes, including but not limited to AXS's and/or Prudential's websites, social media channels and other marketing or communication materials.
29. In the event that a winner fails to collect the Prize within the stipulated collection period, fails to appear in person, does not agree to the above publicity requirements, and/or fails to comply with any other instructions or conditions specified by AXS and/or Prudential, the Prize may be forfeited at AXS's absolute discretion.
30. 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 #07-01, Pico Creative Centre Lobby B, Singapore 339411
- Time: 9.30am – 5.30pm (Monday – Friday, excluding public holidays)

31. Winners will be notified by AXS Customer Service via the contact details provided at the time of entry. Upon verification, each winner will be issued a winner's confirmation letter. Winners shall thereafter liaise directly with CTC Travel to arrange and confirm their travel itinerary. AXS and Prudential shall not be responsible for any arrangements made between the winner and CTC Travel following the issuance of the winner's confirmation letter.
32. 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

33. 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>).

34. 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.
35. Notwithstanding anything herein, AXS has the absolute discretion to determine the eligibility of any person to participate in the Promotion or receive the Prize.
36. AXS reserves the right to partially or completely cancel, terminate or suspend the Promotion for any reason without any liability whatsoever.
37. AXS' and/or Prudential's 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.
38. AXS and/or Prudential shall not under any circumstances be liable to the Eligible Customer or any other customer or party, whether in contract, tort (including negligence) or otherwise, for any liabilities, losses, damages, claims, costs and expenses (including any special or consequential damages or losses) in connection with, related to or resulting from 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.
39. 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.
40. 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.

41. These terms and conditions are governed by Singapore law and the Eligible Customers agree to submit to the exclusive jurisdiction of the Singapore Courts.
42. 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.
43. 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, Prudential and their 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 or Prudential. No joint venture, sponsorship, tie up, agency or any other relationship is intended or created between AXS, Prudential and merchant or manufacturer of the Prizes. Neither is this Promotion intended or deemed to be a connection with or use of the brand name of the merchant or manufacturer of the Prizes.

PERSONAL DATA PROTECTION ACT:

44. The Eligible Customers consent under the Personal Data Protection Act 2012 ("Act") to the collection, use and disclosure of their personal data by/to Prudential (including its agency leaders/group of agencies) for the purpose of the Promotion.
45. Eligible Customers confirm that they have read and agree to be bound by the terms of the AXS Privacy Policy and the Prudential Privacy Notice, as may be amended, supplemented and/or substituted by AXS and Prudential from time to time, a copy of which can be found at <https://www.axs.com.sg/legal/> , <https://www.prudential.com.sg/Privacy-Notice> and <https://www.prudentialfa.com.sg/privacy-notice.html> .
46. By participating in this Promotion, Eligible Customers agree to be contacted by Prudential and/or its authorised representatives via phone, SMS and/or email regarding this Promotion and related financial products and services, notwithstanding DNC registration. Prudential will not contact Eligible Customers after 26 February 2027 in relation to this Promotion or any related promotional campaigns conducted in connection with AXS, unless consent has been separately obtained.

Disclaimer:

AXS Pte. Ltd. is an introducer, carrying out introducing activities for Prudential Assurance Company Singapore (Pte) Limited and Prudential Financial Advisers Singapore Pte Ltd. AXS Pte. Ltd. is not allowed to give advice or provide recommendations on any investment product, market any collective investment scheme or arrange any contract of insurance in respect of life policies, other than to the extent of carrying out introducing activities. AXS Pte. Ltd. receives a fee for carrying out introducing activities and will disclose the fee, if requested by you. You may contact AXS Pte. Ltd. on how you may access and correct your personal data or withdraw consent to the collection, use or disclosure of your personal data.

Prudential Assurance Company Singapore (Pte) Limited (or "Prudential") is a life insurance company that provides life and health insurance. You may refer to www.prudential.com.sg for the list of Prudential products and services. Product(s) and/ or service(s) mentioned which are not listed in the Prudential website are not offered by Prudential. By signing up, you also confirm that you have read, understood and given your consent for Prudential Assurance Company Singapore and its related corporations, which includes Prudential Financial Advisers Singapore Pte Ltd, respective representatives, agents, third party service providers, contractors and/or appointed distribution/business partners (collectively referred to as "Prudential and its authorised representatives") to collect, use, disclose and/or process your personal data for the purpose of contacting you about products and services distributed, marketed and/or introduced by Prudential and its authorised representatives through marketing activities via all channels including but not limited to SMS, Social Media, In-app Push Notification, Phone Call etc and perusing your contact details which Prudential and its authorised representatives has in its records from time to time and in accordance to the Prudential Data Privacy Notice, which is available at <http://www.prudential.com.sg/Privacy-Notice>. You hereby expressly understand and agree that your given consent(s) herein do not supersede or replace any other consents and/or previous consents which you may have previously given to Prudential and its authorised representatives in respect of your personal data and is without prejudice to any legal rights available to Prudential and its authorised representatives to collect, use or disclose your personal data. You understand that you can refer to Prudential Data Privacy, which is available at <https://www.prudential.com.sg/Privacy-Notice> for more information.