

Notification of Changes to Terms & Conditions

Do note that with effect from 30 Sep 2025, clause 13, 14, 15, 17, 18 and 21 will be updated to reflect the following:

All “Parking Credits” have been revised to “AXS Drive Credits”.

Added clause 12:

12. AXS Drive credits may be used to offset parking charges, EV charging fees, and ERP fees. Parking charges are applicable only at participating car parks, and EV charging fees are applicable only at participating charging stations under the AXS Drive network.

Terms and Conditions

Terms & Conditions of “Receive Complimentary S\$5 AXS Drive credits!” (“Promotion”)

1. The Promotion is organised by AXS Pte Ltd (“AXS”) and supported by HL Assurance Pte Ltd (“HL Assurance”).

ELIGIBILITY

2. This Promotion is open to the following individuals (“Eligible Customer”):
 - a. Singapore Citizen or Singapore Permanent Resident or holder of a valid Employment Pass, work permit, dependent pass, student pass or long term visit pass issued by the authorities in Singapore and;
 - b. Between the age of eighteen (18) and sixty-five (65) years old (as of last birthday)
 - c. Must own and drive a Singapore-registered car model that is currently accepted for insurance coverage by HL Assurance. Eligible car models can be found in the drop-down list for question “My Car is a”:
<https://app.hlas.com.sg/car-protect360/quote/get-started>
 - d. Each eligible user must register a valid car plate number, full name, mobile number and email address on the AXS Drive app to participate.
 - e. Duplicate or repeated sign-ups under the same car plate number and/or AXS account are not permitted. Only the first valid registration per user will be accepted.
 - f. This Promotion is valid only for AXS Drive accounts that are active and in good standing at the time of participation. Accounts that are deleted, inactive due to invalid or expired payment cards, or have outstanding payments are not eligible for this Promotion. Users must also have at

least one valid payment card on file to use complimentary tickets or credits.

By participating in this Campaign, each Participant agreed to be bound by the terms and conditions set out below.

HL Assurance /AXS may from time to time in its absolute discretion decide on the eligibility for participation in the Promotion.

3. Employees of HL Assurance, their immediate family members and any other parties directly involved in organizing, promoting, or conducting the Campaign are not eligible to participate in the Campaign.
4. Participants who drive commercial vehicles, including taxis, private hire vehicles (PHVs), buses, lorries, or vans, are not eligible to take part in the Campaign.

PROMOTION PERIOD

5. The Promotion shall commence from 1 August 2025 to 31 July 2026, 23:59, both dates inclusive ("Promotion Period").

General

6. The Promotion is only available on AXS Drive mobile application ("AXS Drive")
7. By participating in this campaign, the Participant agrees that HL Assurance may contact him/her via a voice call for the purpose of this campaign and agrees to receiving the latest Promotion and product updates from HL Assurance.
8. The Participant consents that his/her personal data may be used by HL Assurance and its affiliates and may be disclosed by HL Assurance to its affiliates to send marketing and Promotional information and materials by post and/or emails.
9. The decision of HL Assurance on all matters relating to or in connection to the Prizes or eligibility of Participants shall be final and binding on all parties concerned. HL Assurance shall not be obliged to enter into any correspondence

with any person on any matter concerning the Campaign.

10. AXS and HL Assurance reserve the right, at their sole discretion, to amend, revise, or update these Terms and Conditions at any time. Continued use of the services after such changes have been posted shall constitute your acceptance of the revised Terms and Conditions.
11. AXS Drive parking credits are valid for ONLY parking charges via the AXS Drive app.
12. AXS Drive credits may be used to offset parking charges, EV charging fees, and ERP fees. Parking charges are applicable only at participating car parks, and EV charging fees are applicable only at participating charging stations under the AXS Drive network.
13. Member must have at least one valid payment card to utilise the voucher.
14. AXS Drive credits are non-transferable, non-refundable, and cannot be exchanged for cash.
15. Each AXS Drive credit is valid for one-time use only and cannot be used in conjunction with other promo codes.
16. No extensions will be granted for expired AXS Drive credit.

MECHANICS – Issuance of \$5 AXS Drive Credits

17. Only users who have completed the above consent process and have not previously signed up for this Promotion are eligible.
18. The \$5 AXS Drive credits will be issued via the AXS Drive app under the “Complimentary Parking” section.
19. AXS Drive credits may be used to offset parking charges, EV charging fees, and ERP fees. Parking charges are applicable only at participating car parks, and EV charging fees are applicable only at participating charging stations under the AXS Drive network.

20. Users who successfully participated in this Promotion will be entitled to one (1) chance in the AXS-conducted lucky draw.
21. Each account is entitled to receive five (5) S\$1 promo code, amounting to a total of S\$5, during the Campaign Period.
22. The AXS Drive credits must be utilised within 120 days from the date of issuance.

MECHANICS – Issuance of \$50 AXS Drive Promo Code

23. Upon purchasing a new motor insurance policy after being contacted by HL Assurance, the user will receive a promo code from HL Assurance that provide 25 x S\$2 parking credits, totaling S\$50 in AXS Drive parking credits.
24. User needs to enter this promo code in their AXS Drive “Complimentary Parking” section. Once redeemed, parking credits will be issued in denominations and reflected under the “Complimentary Parking” section of the AXS Drive app.
25. Promo codes must be redeemed by 31 July 2026. If not redeemed by this date, the codes will expire. Upon successful redemption, the parking credits will be valid for 180 days from the date of redemption.

MECHANICS – Lucky Draw Mechanics

26. Each participant is eligible to participate in the draw every 2 months but may win only once throughout the Promotion.
27. If a previous winner is drawn again in a subsequent round, the prize will be awarded to the next eligible reserve winner.
28. The Campaign shall commence from 1 Aug 2025 to 31 July 2026, both dates inclusive (“Contest Period”). The Campaign will close at 23:59 (GMT +8:00) on 31 July 2026.

Qualifying Periods	Draw Dates	Draw Time
1 August 2025 – 30 September 2025	8 October 2025	5 PM

1 August 2025 – 30 November 2025	10 December 2025	5 PM
1 August 2025 – 31 January 2026	11 February 2026	5 PM
1 August 2025 – 31 March 2026	8 April 2026	5 PM
1 August 2025 – 31 May 2026	10 June 2026	5 PM
1 August 2025 – 31 July 2026	5 August 2026	5 PM

29. A total of six (6) winners will be selected over the Campaign period above.
30. Each draw will select one (1) winner and four (4) reserve winners.
31. Winners must provide their Name, Contact Number, Email Address, and Car Plate details for verification and fulfilment.
32. 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.

The Prizes

33. Each winner will receive a one-time automotive insurance coverage for one (1) year, worth up to S\$1,000 in premiums.
34. The motor insurance lucky draw prize is capped at a maximum value of S\$1,000. In the event that the winner's insurance quotation is less than S\$1,000, no cash or other compensation will be provided for the difference. If the quotation exceeds S\$1,000, the winner shall be responsible for topping up the difference.
35. The insurance policy must be registered under the name of the winner and cannot be transferred.
36. The winner may choose the start date of the HL Assurance Motor Insurance policy, subject to HL Assurance approval and underwriting terms.
37. HL Assurance reserves the right to replace any prizes with items of similar value without prior notice.

38. 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 HL Assurance in connection with such variances.
39. 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.
40. By accepting the Prize, the Participant agrees to hold harmless, defend and indemnify 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.
41. HL Assurance reserves the right to forfeit any prize for any Participant who do not provide the required information upon the request of HL Assurance

Conducts of Draw

42. The Draws will be conducted live at AXS office: 20 Kallang Ave, Pico Creative Centre Lobby B #10-01, Singapore 339411
43. 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
44. All winners will be contacted via email, phone, SMS, or WhatsApp. AXS will attempt to make three (3) phone calls to each winner to obtain their full particulars for verification purposes. In the event that AXS is unable to contact a winner, AXS will select a replacement from the reserve winner list for the respective Qualifying Period.
45. Eligible Customer with special needs, such as hearing or speech disability, may contact AXS at www.axs.com.sg and Contact Us to inform on their preferred contact method (such as SMS or WhatsApp) for the Promotion. If they are the eventual winners, AXS will contact them via their preferred method for

verification.

46. After AXS completes the verification, HL Assurance will follow up with the winners to arrange the redemption of the lucky draw prizes.
47. AXS or/and HL Assurance decision as to the winners and reserve winners of the Promotion shall be final and conclusive.

GENERAL TERMS AND CONDITIONS

48. 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.
49. HL Assurance and/or AXS makes no representation or warranty as to the quality, condition, or performance of goods or services provided by third-party merchants. Any disputes must be resolved directly with the merchant. Merchant terms apply.
50. By participating in this Campaign, the winners grant HL Assurance and/or AXS the right to publish the results of the Campaign and disclose the information (including name, masked NRIC/FIN number) on HL Assurance and/or AXS website and social media page.
51. 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 there with 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.
52. 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.

53. 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.
54. 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.
55. These terms and conditions are governed by Singapore law and the Eligible Customers agree to submit to the exclusive jurisdiction of the Singapore Courts.
56. 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.
57. 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.
58. All information provided is accurate at the time of publication.

PERSONAL DATA PROTECTION ACT

59. 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.
60. By participating in this Campaign, participants agree to HL Assurance ("Company") Policy on Personal Data, that all personal data provided to the Company or acquired by the Company from the public domain, as well as personal data that arises as a result of the provision of services to participants 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). HL Assurance will fully cooperate with any law enforcement and government authorities and any judicial or regulatory orders requesting copies of or information in relation to any postings or content.

61. 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 <https://www.axs.com.sg> and <https://www.hlas.com.sg/policyonpersonaldata/>. HL Assurance will fully cooperate with any law enforcement and government authorities and any judicial or regulatory orders requesting copies of or information in relation to any postings or content.