

## Terms and Conditions

### **Terms & Conditions of “AXS Travel Insure, Promotional Discount + Lucky Draw” (“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 all existing AXS customers, who successfully purchase AXS Travel Insure on AXS m-Station (“Eligible Customers”).
  - a. Open to all eligible participants residing in Singapore
  - b. Must be at least the age of eighteen (18) years old (as of last birthday)
  - c. A user may win only once during the entire campaign period. Upon winning a prize, the user will no longer be eligible to participate in or win any prizes in subsequent campaign(s).

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.

#### **PROMOTION PERIOD**

4. The Promotion shall commence from 11 Nov 2025 to 31 Dec 2026, 23:59, both dates inclusive (“Promotion Period”).

#### **General**

5. The Promotion is only available on AXS mStation mobile application (“AXS mStation”)

6. The Participant consents that his/her personal data may be used by AXS and its affiliates and may be disclosed by AXS to its affiliates to send marketing and promotional information and materials by post and/or emails.
7. The decision of AXS or/and 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. AXS or/and HL Assurance shall not be obliged to enter into any correspondence with any person on any matter concerning the Campaign.
8. 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.

***Promotional Discount for Single Trip/Annual Trip***

9. Eligible customers who successfully purchase any AXS Travel Insure Single Trip policies during the Promotion Period will be entitled to 55% base discount off Single Trip Plan.
10. Eligible customers who successfully purchase any AXS Travel Insure Annual Trip policies during the Promotion Period will be entitled to 50% base discount off Annual Trip Plans.
11. This promotion is only applicable for new purchases made via HL Assurance website at <https://app.hlas.com.sg/redirect?referral=WC054&type=travel>
12. New purchases refer to purchases via HL Assurance website (as per stated above), and are not applicable to any purchase from HL Assurance's agency partner.
13. This promotion is not valid with any ongoing travel discounts, schemes or privileges.
14. AXS or/and HL Assurance, at any time, at its sole discretion and without prior notice, can vary, modify, delete or add to these terms and conditions. Please refer to the policy wording for full detail.

### **No Claim Discount (NCD) Promotions**

15. AXS Travel Insure Single Trip Plan policyholder(s) who return from their trip without making any claim under their policy will be eligible for an additional 5% No Claim Discount (NCD) promotion code for their next purchase. Click [here](#) to learn more.

### **Lucky Draw – Win a pair of tickets to Bangkok**

16. Eligible customers who successfully purchase an AXS Travel Insure policy during the Promotion Period will stand one (1) chance to win a pair of tickets to Bangkok. There are a total of four (4) pairs of tickets to be won, one (1) pair of ticket each month for the months of November 2025, December 2025, January 2026 and February 2026.
17. The Lucky Draw Campaign shall commence from 11 Nov 2025 to 28 Feb 2026, both dates inclusive (“Contest Period”). The Campaign will close at 23:59 (GMT +8:00) on 28 Feb 2026.
18. The lucky draw will be conducted by HL Assurance. Click [here](#) to view full terms & conditions on the lucky draw.

### **GENERAL TERMS AND CONDITIONS**

19. AXS and/or HL Assurance 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.
20. AXS and/or HL Assurance’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.
21. AXS and/or HL Assurance 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.

22. AXS and/or HL Assurance 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.
23. 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.
24. These terms and conditions are governed by Singapore law and the Eligible Customers agree to submit to the exclusive jurisdiction of the Singapore Courts.
25. 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.
26. 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.
27. All information provided is accurate at the time of publication.

#### **PERSONAL DATA PROTECTION ACT**

28. 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.

29. 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.