

Terms & Conditions of "Get a Car Insurance Quote and receive up to \$100 AXS e-voucher + Lucky Draw" ("Promotion")

1. The Promotion is organised by AXS Pte Ltd ("AXS") and supported by HL Assurance Pte Ltd ("HL Assurance").
2. This Promotion is open to all existing AXS customers, who own a vehicle and successfully register their car insurance details (as defined in clause 5) on AXS m-Station ("Eligible Customers").
3. AXS may from time to time in its absolute discretion decide on the eligibility for participation in the Promotion.
4. The Promotion shall commence from 21 Jan 2026, 10:00 to 20 May 2026, 23:59, both dates inclusive ("Promotion Period").
5. HL Assurance will contact Eligible Customers via a voice call to assist with the quotation request and e-voucher issuance. Eligible customers will receive AXS e-voucher after the successful voice call. ("e-voucher").
6. Eligible Customers are customers who:
 - a. Have submitted their details via the promotion registration flow; and
 - b. Have a valid and contactable mobile number; and
 - c. Owns a Singapore registered car that is currently accepted for insurance coverage by HL Assurance.
 - d. Individuals who drive commercial vehicles, including taxis, private hire vehicles (PHVs), buses, lorries, or vans, are not eligible to take part in the Promotion.
7. Eligibility is subject to verification and final determination by HL Assurance (HLAS).
8. Customers must be successfully contacted by the HLAS Contact Centre to confirm their details and vehicle information in order to qualify for the reward.
9. All details and particulars provided must be accurate and valid to be eligible. Limited to one redemption per user. Each car plate number can only be registered once under this promotion.
10. Existing HL Assurance motor insurance policy holders are not eligible for the Promotion.

EVOUCHER REWARD ISSUANCE

11. The e-voucher will be sent from HL Assurance to the email address provided in the registration form.
12. Reward entitlement and value will be determined by HL Assurance (HLAS) based on the assessment and quotation issued following customer registration.

Upon successful contact by the HLAS Contact Centre to verify customer details and issue a quotation,

- a. \$20 AXS voucher if the expiry of your current Motor Insurance Policy is within 2 months from registration
OR
 - b. \$10 AXS voucher if the expiry of your current Motor Insurance Policy is more than 2 months from registration.
13. Each car plate number can only be registered once under this promotion.
 14. Car plate numbers that have been previously registered will not be eligible for subsequent registrations or additional rewards, regardless of policy expiry period.

EVOUCHER REDEMPTION

15. Eligible Customers are to follow the instructions stated on the e-voucher to redeem their e-voucher within the specified redemption period.
16. The e-voucher must be redeemed by 20 June 2026.
17. The e-voucher is valid for payment of any services on the AXS m-Station app using any payment mode.
18. A minimum transaction amount of S\$25 is required.
19. In the event of any Stop Payment/refund request, utilised voucher will not be refunded.
20. The e-voucher cannot be exchanged for cash in part or full.
21. The e-voucher is only valid for one-time use only and cannot be used in conjunction with other promo codes.
22. There is strictly no extension to the redemption period for unredeemed e-vouchers.

23. AXS is not liable for any payment or compensation if the e-voucher is forfeited or not redeemed.
24. AXS reserves the right to substitute the e-voucher with another e-voucher of lower or equivalent value, whether of similar nature or otherwise without prior notice.
25. The redemption details and/or Terms and Conditions for the e-voucher will be listed on the e-voucher, and the e-voucher redemption shall be subjected to such terms.
26. Eligible customers who successfully purchase HLAS Car Protect 360 policy during the Promotion Period will receive four (4) \$20 AXS e-Voucher.

LUCKY DRAW – WIN PETROL VOUCHERS

27. Eligible customers who successfully purchase HLAS Car Protect 360 policy will also be entitled to (1) chance to win \$200 petrol fuel vouchers. There is a total of eight (8) set of vouchers to be won.
28. The Lucky Draw Campaign shall commence from 21 Jan 2026 to 20 May 2026, both dates inclusive ("Contest Period"). The Campaign will close at 23:59 (GMT +8:00) on 20 May 2026.
29. The lucky draw will be conducted by HL Assurance-at: 111 Keppel Road #11-01, ABI Plaza, Singapore 089057
30. The winners will be contacted via email or phone call. In the event that HL Assurance is unable to contact the winner, the winner will be disqualified.
31. Winners must provide their Name, Contact Number, Email Address, and Car Plate number details for verification and fulfilment.
32. HL Assurance reserves the right to verify the eligibility of all draw entries and may disqualify any entry deemed invalid or fraudulent.
33. The insurance policy must be registered under the name of the winner and cannot be transferred.
34. HL Assurance reserves the right to replace any prizes with items of similar value without prior notice.
35. By accepting the Prize, the winner 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.

- 36. HL Assurance reserves the right to forfeit any prize if the required information requested by HL Assurance is not provided.
- 37. The winners will be selected at random by means of a computerized or electronic system.
- 38. HL Assurance's decision on the winners of the Promotion shall be final and conclusive.

GENERAL TERMS AND CONDITIONS

- 39. 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.
- 40. HL Assurance and/or AXS 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 HL Assurance and/or AXS in connection therewith and/or the results will be entertained.
- 41. HL Assurance and/or AXS reserves its absolute right to determine an outcome and act as it deems fit in any dispute and/or issues relating thereto.
- 42. 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.
- 43. 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.
- 44. 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.
- 45. These terms and conditions are governed by Singapore law and the 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 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.
47. 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

48. 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.
49. 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/>.