

## **Terms & Conditions of "The Ultimate Japan Family Amusement Adventure – All Expenses Paid\*" ("Promotion")**

This Promotion is carried out by AXS Pte Ltd ("AXS") and supported by Income Insurance Limited ("Income").

### **ELIGIBILITY**

1. The Promotion is open to individual who make a Qualifying Transaction (*as defined in Clause 7*) through any AXS channels (*as defined in Clause 4*) ("Eligible Customers") and who meet all the following criteria:
  - 1.2 Are between twenty-five (25) and fifty-five (55) years of age (as of last birthday); and
  - 2.2 Are Singapore Citizens, Singapore Permanent Residents or foreigners residing in Singapore.
2. Staff of AXS and Income 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 payment 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 12 May 2026, 10:00 to 12 September 2026, 23:59, both dates inclusive ("Promotion Period").

### **ELIGIBLE SERVICES**

6. The services in the following categories will be eligible for the Promotion ("Eligible Services"):

AXS Station	<ul style="list-style-type: none"><li>• Bills (excluding IRAS, Insurance category, MOE, HDB)</li><li>• Others</li><li>• AXS Plus</li><li>• Education</li><li>• Payment using Credit Cards -DBS, DCS, Maybank, OCBC, UOB</li><li>• M1 Prepaid Top-up</li><li>• Singtel Prepaid Top-up</li></ul>
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	<ul style="list-style-type: none"> <li>• StarHub Prepaid Top-up</li> </ul>
AXS e-Station	<ul style="list-style-type: none"> <li>• Bills (excluding IRAS, Insurance category, MOE, HDB)</li> <li>• Top-up</li> <li>• eServices (excluding MUIS, LTA and MINDEF services)</li> </ul>
AXS m-Station	<ul style="list-style-type: none"> <li>• Bills (excluding IRAS, Insurance category, MOE, HDB)</li> <li>• Top-up</li> <li>• eServices (excluding MUIS, LTA and MINDEF services)</li> <li>• Vouchers &amp; Deals</li> <li>• Pay Any Bill</li> </ul>

**QUALIFYING TRANSACTION AND CHANCE ALLOCATION:**

7. Eligible Customer must successfully make payment to Eligible Services and submit the required participation form on the Participating Channels during the Promotion Period to be eligible for the Promotion ("Qualifying Transaction").
8. Eligible Customers who meet up with the Agent of Income or Income Financial Advisers Singapore Pte Ltd ("Agent") during eligible period will receive 10 additional bonus chance 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 three (3) sets of "The Ultimate Japan Family Amusement Adventure" to be awarded under this Promotion. Each set comprises two (2) adult and one (1) child return flight tickets to Osaka, Japan (on a full-service airline, with the airline and flight arrangements to be determined at the sole discretion of the appointed tour agency, CTC Travel), accommodation at a four-star hotel in Osaka, and two (2) adult and one (1) child admission tickets to Universal Studios Japan (collectively, the "Prize").
11. Each winner is entitled to win only one (1) Prize during the entire 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 winners and/or any other persons who benefit from the Prize shall accept and enjoy the Prize "as is". AXS and Income shall not be responsible or liable for any defect or malfunction in the Prizes and/or for any loss, injury, damage or harm suffered or incurred or in connection with the receipt, use or enjoyment of the Prizes by any person.
14. AXS and Income makes no warranties or representations whatsoever as to the quality of fitness for purpose or any other implied terms and conditions with respect to the Prizes.

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

**CONDUCT OF DRAW:**

18. The draw will be conducted on 25 November 2026 ("Draw Date"), 5.30pm at 20 Kallang Ave #10-01, Pico Creative Centre Lobby B, Singapore 339411 (or any other date, time and/or venue determined by AXS).
19. On the Draw Date, three (3) winners and ten (10) 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.
20. 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.
21. 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.
22. 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.
23. AXS's decision as to the winners and reserve winners of the Promotion shall be final and conclusive.
24. All the winners will be notified via phone and email.

**PRIZE COLLECTION:**

25. Eligible customers with special needs, such as hearing or speech disabilities, may inform AXS anytime during the Promotion at [www.axs.com.sg](http://www.axs.com.sg) > Contact Us to have their contact

method by SMS if they are the winners. AXS will send a SMS to obtain their full particulars for verification purposes.

26. Winners shall collect their Prize within the collection period and at the appointed venue specified by AXS and/or the retailer and shall comply with any instructions specified by AXS. In the event a winner fails to collect the Prize within the stipulated collection period and/or fails to comply with any other instructions or conditions specified by AXS, the Prize may be forfeited at AXS's absolute discretion.
27. 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 Income shall not be responsible for any arrangements made between the winner and CTC Travel following the issuance of the winner's confirmation letter.
28. 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**

29. 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>).
30. AXS and Income 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 Income 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.
31. Notwithstanding anything herein, AXS has the absolute discretion to determine the eligibility of any person to participate in the Promotion or receive the Prize.
32. AXS and/or Income reserves the right to partially or completely cancel, terminate or suspend the Promotion for any reason without any liability whatsoever.
33. AXS and/or Income 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 Income in connection therewith and/or the results will be

entertained. AXS and/or Income reserves its absolute right to determine an outcome and act as it deems fit in any dispute and/or issues relating thereto.

34. AXS and/or Income 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 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.
35. AXS and/or Income shall not be responsible or liable for any defect or malfunction of the Prize and/or for any loss, injury, damage or harm suffered or incurred or in connection with the receipt, use or enjoyment of the Prize by any person.
36. AXS and/or Income 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.
37. 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.
38. These terms and conditions are governed by Singapore law and the Eligible Customers agree to submit to the exclusive jurisdiction of the Singapore Courts.
39. 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 Campaign.
40. 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:**

41. The Eligible Customers consent under the Personal Data Protection Act 2012 ("Act") to the collection, use and disclosure of their personal data by/to Income (including its agency leaders/group of agencies) for the purpose of the Promotion.

42. Eligible Customers confirm that they have read and agree to be bound by the terms of the AXS Privacy Policy and the Income Privacy Notice, as may be amended, supplemented and/or substituted by AXS and Income from time to time, a copy of which can be found at <https://www.axs.com.sg/legal/> and Income Privacy Policy Link.
43. By participating in this Promotion, Eligible Customers agree to be contacted by Income Insurance Limited and/or its authorised representatives via phone, SMS and/or email regarding this Promotion and related financial products and services, notwithstanding DNC registration. Income Insurance Limited will not contact Eligible Customers after 25 November 2026 in relation to this Promotion or any related promotional campaigns conducted in connection with AXS, unless consent has been separately obtained.

### **Introducer Disclosure**

AXS Pte Ltd ("AXS") is an introducer of Income Insurance Limited ("Income Insurance") and carries out introducing activities for Income Insurance where AXS will collect, use and share your personal data with Income Insurance for the purposes of Income Insurance sending you marketing and promotional messages and conducting a financial review with you. When carrying out introducing activities, AXS cannot give advice or provide recommendations on any investment product to you, or arrange any contract of insurance, other than to the extent of carrying out the introducing activities. AXS will be remunerated by Income Insurance for carrying out the introducing activities and will disclose the remuneration fee, if requested by you. Refer here for more information about Income Insurance.

Besides Income Insurance, AXS also carries out introducing activities for other Financial Institutions. AXS will be remunerated by the other Financial Institutions for carrying out the introducing activities and will disclose the remuneration fee, if requested by you.

### **Consent Statement**

By signing up, you agree and consent to AXS and all affiliated partners collecting, using and disclosing the contact details and personal data you have provided in accordance with the AXS Terms and Conditions and Privacy Policy that apply to AXS campaigns for the purposes of marketing and/or research, and you agree to be contacted for any

products and/or services updates, news, promotions, information via calls, SMS and/or emails, and disclosing the same to Income Insurance, for the following purposes:

i. Income Insurance collecting, using and disclosing the personal data you have provided for its representatives, agents, employees, and contractors (collectively "Income Insurance Parties") to contact you (even if your telephone number is registered on the PDPC's national Do Not Call Registry), via phone calls, phone messages\* and emails for purposes in relation to a financial planning review carried out by Income Insurance Parties ("Review") and to provide you with information on products and services offered by Income Insurance and its business partners ("Marketing Messages").

\*Phone messages include text, picture, video and audio messages that are sent to your telephone number via SMS, MMS or messaging apps such as WhatsApp, Telegram or WeChat.

ii. Income Insurance Parties disclosing and providing AXS with information in relation to the status of the Review conducted between you and any of the Income Insurance Parties.

iii. following such Review, for the information provided by any of Income Insurance Parties to AXS at paragraph (ii) above to be used for AXS contacting you in relation to prize notifications and clarifications relating to this campaign.

Your consent to receive Marketing Messages above is in addition to and does not vary or supersede any previous marketing consent which you may have provided to any of the Income Insurance Parties.

#### Consent withdrawal to Income Insurance Parties

All consent given to Income Insurance Parties in receiving Marketing Messages or for the Review will remain valid until Income Insurance Parties is notified that the consent has been withdrawn. You may withdraw your consent given to Income Insurance Parties at any time by submitting your request at <https://www.income.com.sg/enquiry>. Income Insurance will process your request within 10 days, and you will stop receiving Marketing Messages from Income Insurance Parties after 21 days only for the mode(s) of communications indicated in your request. You may refer to Income Insurance's Privacy Policy (<https://www.income.com.sg/privacy-policy>) for more information, including access and correction to personal data and consent withdrawal.

#### Consent withdrawal to AXS

For withdrawal of consent given to AXS, please inform AXS by submitting your request to AXS at [cs@axs.com.sg](mailto:cs@axs.com.sg).

