

Terms and Conditions for AXA HomeSurance Classic Promotion (12 to 31 October 2019)

1. This Promotion is applicable to AXA HomeSurance Classic policies underwritten by AXA Insurance Pte Ltd ("**AXA**") and purchased from AXA's distributor, HSBC Bank (Singapore) Limited ("**HSBC**"), with premiums fully paid during the Promotional Period.
2. Promotion Period: **12 October to 31 October 2019** both dates inclusive ("**Promotion Period**").
3. HSBC customers who purchase one AXA HomeSurance Classic Policy through HSBC's
 - (a) branch network;
 - (b) referral;
 - (c) HSBC-AXA dedicated hotline for all HSBC customers at +65 6880 4070;
 - (d) HSBC-AXA dedicated email via banca_hsbc@axa.com.sg; or
 - (e) public website <http://www.hsbc.com.sg/1/2/personal/insurance/home-insurance-plans> (collectively "**HSBC Channels**"),

during the Promotional Period will each enjoy 30% discount on AXA HomeSurance Classic policy premium, and receive one set of Takashimaya Vouchers valued at \$20.

4. In order to be eligible for the Promotion, you must:
 - (a) not be an existing AXA HomeSurance Classic policyholder; and
 - (b) be a first time purchaser of AXA HomeSurance Classic Policy via HSBC Channels.

Any extension or renewal of premium for existing AXA HomeSurance Classic Policy purchased via HSBC Channel will not qualify you for this Promotion.

5. If you participate in this Promotion, you will not be entitled to participate in any other program or promotion in relation to any policy of the same type or category as AXA HomeSurance Classic Policy unless otherwise specified by AXA.
6. AXA reserves the right to recover/deduct the value of the discount and the voucher from the refund premium allowed under the policy, if any, should the AXA HomeSurance Classic Policy be cancelled at any time before policy expiry for any reason.

7. Provided that there is no cancellation of the relevant HomeSurance Classic Policy, a redemption letter stating the relevant instructions and details for the collection of the vouchers (where applicable) will be sent to the mailing address of each policyholder who meets the relevant eligibility criteria under these Terms and Conditions, within two (2) months from the date of inception of the HomeSurance Classic Policy purchased by such policyholder.
8. The use of the vouchers is subject to the terms and conditions of the merchant providing the relevant products and /or services; please refer to the relevant merchant for details. HSBC/AXA is not the supplier of such products and/or services and will not accept any liability in relation thereto. Lost, damaged or expired vouchers will not be replaced. The vouchers are not exchangeable or replaceable with cash or items of similar value. HSBC/AXA reserves the right, at its sole discretion, to replace the vouchers with an item of similar value.
9. HSBC and AXA reserve the right to vary the Terms & Conditions of this Promotion or to terminate the Promotion at any time without prior notice and without assuming any liability to any customer.
10. HSBC's and AXA's decision on all matters relating to the Promotion (including determining your eligibility to participate) shall be final and binding on all participants of this Promotion.
11. These terms and conditions are governed by the laws of the Republic of Singapore and all parties submit to the non-exclusive jurisdiction of the courts of the Republic of Singapore.