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***Promotion Terms and Conditions:**

1. This promotion is valid from 11 October 2019 to 31 October 2019 (both dates inclusive) ("**Promotional Period**"). A person who holds an HSBC credit and / or debit card ("**Card**") issued by HSBC Bank (Singapore) Limited ("**HSBC**") in Singapore as a credit and / or debit cardholder and whose Card account is valid and non-delinquent over the entire Promotional Period and at the time of fulfillment (as determined by HSBC at its discretion) ("**Cardholder**") and who fulfills these terms and conditions shall be eligible to participate.
2. SmartTraveller is a travel insurance policy underwritten by AXA Insurance Pte Ltd ("**AXA**") and distributed by HSBC.
3. During the Promotional Period, Cardholders will enjoy a 30% discount on their SmartTraveller Single Trip Policy premium and up to 46% discount on their SmartTraveller Annual Multi-Trip Policy premium. For example:
 - a. SmartTraveller Annual Multi-Trip Policy for an individual will enjoy a 10% discount
 - b. SmartTraveller Annual Multi-Trip Policy (Essential cover) Family plan (minimum two (2) adults) will enjoy a 28% discount; and
 - c. SmartTraveller Annual Multi-Trip Policy (Comprehensive cover) Family plan (minimum two (2) adults) will enjoy a 46% discount.
4. In addition to the discount in Paragraph 3, Cardholders who purchase a SmartTraveller Individual Annual Multi-Trip Plan (Comprehensive cover) will receive S\$50 worth of Takashimaya Shopping Voucher ("**Vouchers**") Cardholders who purchase a SmartTraveller Family Annual Multi-Trip Plan (Comprehensive cover) will receive \$100 Vouchers.
5. Cardholders who are entitled to receive the Vouchers will receive a redemption letter via mail from AXA two (2) months after the policy purchase date.
6. For redemption of the Vouchers, Cardholders will need to present the redemption letter as well as their NRIC/Passport for verification at the venue to be specified in the redemption letter.
7. In the event that a Cardholder is unable to redeem the Vouchers personally, the Cardholder may complete the authorisation form to authorize another individual to collect the Vouchers on his/her behalf. A copy of the Cardholder's NRIC/Passport together with the authorized individual's NRIC/Passport must be presented at point of collection.
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.
9. Lost, damaged or expired Vouchers will not be replaced. The Vouchers are not exchangeable for cash.
10. HSBC/AXA reserves the right, at its sole discretion, to replace or substitute the Vouchers with another item of similar value without giving Cardholder prior notice.
11. No cancellation or amendment is allowed to any SmartTraveller Single Trip Policy purchased during this promotion.
12. AXA reserves the right to recover/deduct the value of SmartTraveller Annual Multi-Trip Policy discount from the refund premium allowed under the policy, if any, should the SmartTraveller Annual Multi-Trip Policy be cancelled at any time before the policy expiry date for any reason.
13. Cardholders participating in this promotion will not be entitled to participate in any other promotions applicable to their SmartTraveller Policy (Single Trip or Annual Multi-Trip) unless otherwise specified by HSBC or AXA.
14. Each of HSBC and AXA reserves the right to vary the terms of this promotion and/or terminate the promotion at any time without prior notice and without assuming any liability to any customer.

RESTRICTED

15. HSBC's and AXA's decision on all matters relating to this promotion (including determining your eligibility to participate) shall be final and binding on all participants. Neither HSBC nor AXA shall have any obligation to answer any queries or claim arising from its decision.
16. 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.
17. All information is correct at the time of printing or posting online.