

## Terms and Conditions for AXA International Exclusive Promotion (1 October to 31 October 2019)

1. This Promotion is applicable to AXA International Exclusive 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: **1 October to 31 October 2019**, both dates inclusive ("**Promotional Period**").
3. HSBC customers ("**Customers**"), who purchase one AXA International Exclusive Policy through HSBC's
  - (a) branch network;
  - (b) referral;
  - (c) HSBC-AXA dedicated hotline for all Customers at +65 6880 4070;
  - (d) HSBC-AXA dedicated email via [banca\\_hsbc@axa.com.sg](mailto:banca_hsbc@axa.com.sg); or
  - (e) public website <http://www.hsbc.com.sg/1/2/personal/insurance/internationalexclusive> (collectively "**HSBC Channels**"),during the Promotional Period will receive the following Takashimaya shopping vouchers ("**Vouchers**")
  - i. S\$400 worth of Vouchers for Plan A;
  - ii. S\$250 worth of Vouchers for Plan B; or
  - iii. S\$100 worth of Vouchers for Plan C.
4. In addition to the Vouchers in Paragraph 3, Customers whose annual policy premium is at least S\$3,000, shall receive either (a) a Nespresso Inissia Coffee Machine (retail price of SGD238) or (b) S\$100 worth of Takashimaya shopping vouchers or CapitaVoucher (to be determined by AXA at their discretion) (the "**Free Gift**"), whilst stocks last.
5. In order to be eligible for the Promotion, you must:
  - (a) not be an existing AXA International Exclusive policyholder; and
  - (b) be a first time purchaser of AXA International Exclusive Policy via an HSBC Channel.

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

6. 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 International Exclusive Policy unless otherwise specified by AXA.
7. On the assumption that there is no cancellation of AXA International Exclusive Policy and the policyholder meets the conditions in Paragraph 5, the redemption letter, stating instructions and details for the collection of the Vouchers and/or Free Gift, will be issued to the policyholders' mailing address within two months from the date of inception of AXA International Exclusive Policy.
8. For redemption of the Vouchers and/or Free Gift, Customers 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.
9. In the event that Customers are unable to redeem the Vouchers and/or Free Gift personally, they may complete the authorization form to authorize another individual to collect on his/her behalf. A copy of the Customer's NRIC/Passport together with the authorized individual's NRIC/Passport must be presented at point of collection.
10. The vouchers offered under this Promotion are not exchangeable for cash and the Nespresso Inissia Coffee Machine is not exchangeable for or replaceable with cash or items of similar value.
11. HSBC and AXA reserve the right, as its sole discretion, to replace or substitute the Vouchers and/or Free Gift with any other item(s) of similar value without giving Customer prior notice.
12. The use of the Vouchers and Free Gift is subject to the terms and conditions of the merchant providing the relevant products and /or services. Neither HSBC nor AXA is the supplier of the relevant products and/or services and neither party accepts any liability in relation to these products and/or services provided by the merchants in any manner whatsoever. Lost, damaged or expired Vouchers and/or Free Gifts will not be replaced.
13. HSBC and AXA reserve the right to recover/deduct the value of the Free Gift and Vouchers from the refund premium allowed under the policy, if any, should the AXA International Exclusive Insurance Policy be cancelled at any time before the policy expiry date for any reason.
14. 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.
15. 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.
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.