

## Terms and Conditions for AXA SmartDrive Motor Insurance Promotion (1 October to 31 October 2019)

1. This Promotion is applicable to AXA SmartDrive motor vehicle insurance policies in respect of selected vehicle makes (please refer to Paragraph 3 below) issued 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 (each, a "**SmartDrive Policy**" and collectively, the "**SmartDrive Policies**").
2. Promotion Period: **1 October to 31 October 2019**, both dates inclusive ("**Promotional Period**").
3. HSBC customers who purchase a SmartDrive Policy (Comprehensive cover) 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/car-insurance-plans> (collectively "**HSBC Channels**"),
4. during the Promotional Period, for exclusively parallel imported vehicle models that are not sold by any authorised scheme vendor in Singapore, will enjoy a 5% discount on the SmartDrive Policy premium.

The applicable vehicle makes are Audi, BMW, Honda, Land Rover, Mazda, Mercedes, Suzuki, Toyota and Volvo.

The discount does not apply to additional benefits sold as packs or add-ons.
5. In order to be eligible for the Promotion, you must:
  - (a) not be an existing SmartDrive Policy holder; and
  - (b) be a first time purchaser of SmartDrive via HSBC Channels.
6. Any extension or renewal of premium for an existing SmartDrive Policy purchased via HSBC Channels will not qualify you for this Promotion.
7. Scheme policies and Cover Notes are excluded from this Promotion.
8. AXA reserves the right to recover/deduct the value of the discount from the refund premium allowed under the policy, if any, should the relevant SmartDrive Policy be cancelled at any time before the policy expiry date for any reason.

9. HSBC/AXA reserves 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/AXA 's decision on all matters relating to the Promotion (including without limitation determining the eligibility of participants or the eligible vehicle make) shall be final and binding on all participants.
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.