

**Terms and Conditions for AXA SmartDrive Motor Insurance Promotion
(1 Dec to 31 Dec 2018)**

1. This Promotion is applicable to AXA SmartDrive motor vehicle insurance policies in respect of selected vehicle makes (please refer to Paragraph 4 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 Dec 2018 to 31 Dec 2018**, both dates inclusive ("**Promotional Period**").
3. HSBC customers who purchase a SmartDrive 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/car-insurance-plans> (collectively, "**HSBC Channels**"),during the Promotional Period will each:
 - (i) receive S\$100 worth of petrol vouchers ("vouchers"), provided that the premium of the SmartDrive Policy purchased is at least S\$1,000; and
 - (ii) enjoy a 5% discount on the SmartDrive Policy premium for Comprehensive cover only for exclusively parallel imported vehicle models that are not sold by any authorised scheme vendor in Singapore. The applicable vehicle makes are Audi, BMW, Honda, Land Rover, Mazda, Mercedes, Suzuki, Toyota and Volvo. Discount does not apply to additional benefits sold as packs or add-ons.
4. 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 Channel.
5. Any extension or renewal of premium for an existing SmartDrive Policy purchased via HSBC Channel will not qualify you for this Promotion.

6. Provided that there is no cancellation of the relevant SmartDrive 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 which meets the relevant eligibility criteria under these Terms and Conditions, within two (2) months from the date of inception of the SmartDrive Policy purchased by such policyholder.
7. 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 to replace the vouchers with an item of similar value at its sole discretion.
8. Scheme policies and Cover Notes are excluded from this Promotion.
9. AXA reserves the right to recover/deduct the value of 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.
10. HSBC/AXA reserves the right to vary the Terms & Conditions of this Promotion or to terminate the Promotion at any time without prior notice.
11. 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.