



Terms and Conditions for AXA SmartCare Optimum Enhanced Insurance Promotion (1 July to 30 September 2022)

1. This Promotion is applicable to AXA SmartCare Optimum Enhanced insurance policies 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 "SmartCare Optimum Enhanced Policy" and collectively, the "SmartCare Optimum Enhanced Policies").
2. Promotion Period: **1 July 2022 to 30 September 2022**, both dates inclusive ("Promotional Period").
3. During the Promotional Period, HSBC customers who purchase an SmartCare Optimum Enhanced Policy through any HSBC Channels,
 - (1) HSBC's branch;
 - (2) referral by HSBC sales staff to AXA telemarketer;
 - (3) HSBC-AXA dedicated hotline for all Customers at +65 6880 4070;
 - (4) HSBC-AXA dedicated email via banca_hsbc@axa.com.sg; or
 - (5) public website <https://www.hsbc.com.sg/insurance/products/health/medical/> (collectively "HSBC Channels"),will receive \$100 Takashimaya shopping vouchers ("Vouchers")
4. In order to be eligible for the Promotion, you must:
 - (a) not be an existing SmartCare Optimum Enhanced Policyholder; and
 - (b) be a first time purchaser of SmartCare Optimum Enhanced via HSBC Channels.Any extension or renewal of premium for an existing SmartCare Optimum Enhanced Policy purchased via HSBC Channels 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 SmartCare Optimum Enhanced Policy unless otherwise specified by AXA.
6. Scheme policies and Cover Notes are excluded from this Promotion.
7. AXA reserves the right to recover/deduct the value of the discount and/or the Vouchers from the refund premium allowed under the policy, if any, should the relevant SmartCare Optimum Enhanced Policy be cancelled at any time before the policy expiry date for any reason.
8. HSBC customers who are entitled to receive the Vouchers will receive their redemption instruction which will be sent by AXA via email and/or SMS to the HSBC customer's valid Singapore mobile phone number (based on AXA's records) and/or the HSBC customer's valid email address (based on AXA's records) no later than two (2) months after the policy purchase date. It is the responsibility of all HSBC customers to ensure that his/her mobile number and/or email address is updated in AXA's records. HSBC customers may update their personal details through AXA Customer Centre.
9. For redemption of the Vouchers, HSBC customers will need to present the redemption instruction as well as their NRIC/Passport for verification at the venue specified in the redemption instruction.

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10. In the event that a HSBC customer is unable to redeem the Vouchers personally, the HSBC customer may complete the authorisation form to authorise another individual to collect the Vouchers on his/her behalf. A copy of the HSBC customer's NRIC/Passport together with the authorised individual's NRIC/Passport must be presented at point of collection.
11. 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.
12. 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.
13. HSBC/AXA 's decision on all matters relating to the Promotion (including without limitation determining the eligibility of participants) shall be final and binding on all participants.
14. 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.

