

Terms and Conditions for AXA SmartDrive Motor Insurance Promotion

1. AXA SmartDrive Motor Insurance (“**SmartDrive Policy**”) is underwritten by AXA Insurance Pte Ltd (“AXA Insurance”) and distributed by American Express International Inc (“American Express”).
2. Promotion Period: 10 January 2017 till 31 March 2017, both dates inclusive (“Promotion Period”).
3. Promotion: up to 20% savings on the SmartDrive Policy premium and S\$200 worth of SPC Vouchers (“Vouchers”) (collectively, the “Promotion”).

The selected vehicle make and savings amount are as follows:

- a. Vehicles with year of manufacture between 2013 and 2017 will enjoy a 20% savings on the SmartDrive Policy premium. Applicable to all vehicles make/models.
 - b. Vehicles with year of manufacture between 2012 and earlier will enjoy a 15% savings on the SmartDrive Policy premium. Applicable to all vehicles make/models.
4. As a new or existing SmartDrive Motor Insurance policyholder, you may also refer this Promotion to a friend (“Your Referral”) during the Promotion Period and be rewarded with a referral bonus of S\$50 worth of SPC Vouchers (“Referral Bonus”) referral when Your Referral purchases the SmartDrive Motor Insurance successfully. There is no limit to the number of referrals that can be made.
 5. Unless otherwise specified, You and Your Referral must meet all of the following criteria to be eligible for the Promotion. The Promotion is not valid with other on-going promotions, savings, offers, vouchers, rebates or privileges:
 - i. The **SmartDrive Policy** must be purchased successfully from an American Express Dedicated Channel (as defined in Paragraph 6 below);
 - ii. Payment for the SmartDrive Policy must be made with an American Express® Card issued by American Express in Singapore except for the following excluded cards below), with the exception to Your Referral.; Payment by American Express Corporate Cards and

American Express Cards issued by DBS Bank Limited, United Overseas Bank Limited, Citibank Singapore Limited and EZ-Link Pte. Ltd, ARE NOT eligible for this Promotion;);

- iii. The minimum net premium payable to qualify for this Promotion is S\$1,000.00 (inclusive of GST); and
 - iv. Your Referral must not be an existing AXA Policyholder for motor insurance and only first time purchase of SmartDrive Policy from an American Express Dedicated Channel will qualify for this Promotion. Any extension or renewal of policy for existing SmartDrive Policy purchased through American Express Dedicated Channel will not qualify for this Promotion.
6. An “American Express Dedicated Channel” means:
- a. AXA SmartDrive pages on the American Express website via <https://insurance.americanexpress.com.sg/motor-insurance>;
 - b. AXA dedicated hotline for American Express Card Members at +65 6880 4765; and
 - c. The AXA dedicated email - amexenquiry@axa.com.sg
7. American Express reserves the right to allow existing AXA Policyholders that wish to renew their existing SmartDrive Policy through an American Express Dedicated Channel with a minimum net premium payable of S\$1,000.00 and which is paid with an American Express Card issued by American Express in Singapore to receive the Vouchers, subject to such other Terms and Conditions as may be stipulated by American Express.
8. A redemption letter will be sent by ordinary mail by AXA within two (2) months from the date of policy issuance to your stated mailing address if American Express and AXA Insurance determines that you or Your Referral have met the eligibility criteria set out in these Terms and Conditions, provided that there is no cancellation of SmartDrive Policy. Separate terms apply in respect of the redemption of the Vouchers and / or Referral Bonus and such redemption terms will be set out in AXA’s redemption letter.
9. By accepting the Vouchers, you will be subject to any Terms and Conditions that the supplier of the Vouchers may impose.

10. The Vouchers are not transferable or exchangeable for cash or credit. There is no replacement for any lost, misplaced or defaced Vouchers.
11. American Express acts solely as a payment provider and is not responsible or liable in the event that such services, activities or benefits are not provided or fulfilled by the merchant of the Vouchers. American Express is not an agent of the merchant and accepts no liability in relation to these products and/or services provided by the merchant in any manner whatsoever. The merchant is the issuer of the Vouchers and is solely responsible for the fulfilment of all Vouchers. Any disputes or complaints must be made directly to the merchant and to the exclusion of any involvement by American Express. American Express and AXA Insurance shall not be liable for any loss, cost and/or damages of any kind resulting from the use of the Vouchers.
12. AXA Insurance reserves the right to deduct the value of the Vouchers from the refund premium allowed under the Policy, if any, should the SmartDrive Policy be cancelled at any time before policy expiry for any reason.
13. American Express reserves the right to replace the Vouchers with another gift of similar value at its sole and absolute discretion. Decisions of American Express are final and no correspondence in relation thereto will be entertained.
14. If for any reason this Promotion is not capable of running as planned for reasons including but not limited to infection by computer virus, bugs, tampering, unauthorised intervention, fraud, technical failures or any other causes beyond the reasonable control of American Express which corrupts or affect the administration security, fairness, integrity or proper conduct of this Promotion, American Express reserves the right to disqualify any individual who tampers with the entry process and to cancel, terminate, modify or suspend this Promotion.
15. American Express and AXA Insurance are not liable for any loss, claim or liability whatsoever suffered or incurred by any person howsoever arising, including without any limitation, any loss of opportunity, any breakdown or malfunction in any computing system or equipment, any indirect, incidental, special, punitive or consequential damages of any kind in connection with or arising out of this Promotion.
16. American Express and AXA Insurance reserves the right to vary the Terms and Conditions of this Promotion without prior notice, or withdraw or discontinue this Promotion at any time without any notice or liability to American Express

Card Members. All matters relating to this Promotion shall be at the absolute discretion of American Express and AXA Insurance and will be final and binding.

17. In the event of any inconsistency between these Terms and Conditions and any brochures, marketing or promotional materials relating to the promotion, these Terms and Conditions shall prevail.
18. A person who is not a party to these Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these Terms and Conditions.
19. These Terms and Conditions are governed by and construed in accordance with the laws of the Republic of Singapore, the Singapore Courts shall have non-exclusive jurisdiction for any disputes arising from these Terms and Conditions.