

## Terms and Conditions for AXA SmartDrive Motor Insurance Promotion

1. AXA SmartDrive Motor Insurance-Comprehensive cover (“**SmartDrive Policy**”) is underwritten by AXA Insurance Pte Ltd (“**AXA**”) and distributed by American Express International Inc (“**American Express**”).
2. Promotion Period: 1 January till 31 March 2018, both dates inclusive (“**Promotion Period**”).
3. The promotion (“**Promotion**”) for selected vehicle make is as follows:
  - a. S\$200 worth of Singapore Petroleum Company Vouchers (“**Vouchers**”) when you purchase a SmartDrive Policy with minimum premium of S\$1,000 for all vehicle make/model.
  - b. 5% Parallel Importer Discount when you purchase a SmartDrive Policy for a car belonging to a selection of Parallel Import models (i.e. one not sold by any authorized scheme vendor in Singapore). Discount does not apply to packs and add-ons.
4. You must meet all of the following criteria to be eligible for this Promotion. This Promotion is not valid with other on-going promotions, savings, offers, vouchers, rebates or privileges:
  - i. You must purchase your SmartDrive Policy from an American Express Dedicated Channel (as defined in Paragraph 5 below).
  - ii. To be eligible for the Vouchers, you must make payment for your SmartDrive Policy with an American Express® Card issued by American Express International Inc., (“**American Express**”) in Singapore. 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 Vouchers is S\$1,000.00 (inclusive of GST).
  - iv. You 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 premium for existing SmartDrive Policy purchased through American Express Dedicated Channel will not qualify for this Promotion.

5. 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
6. 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.
7. 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 determines that you 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 such redemption terms will be set out in AXA’s redemption letter.
8. By accepting the Vouchers, you will be subject to any Terms and Conditions that the supplier of the Vouchers may impose.
9. The Vouchers are not transferable or exchangeable for cash or credit. There is no replacement for any lost, misplaced or defaced Vouchers.
10. 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 shall not be liable for any loss, cost and/or damages of any kind resulting from the use of the Vouchers.

11. AXA 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.
12. 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.
13. 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.
14. American Express and AXA 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.
15. 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 and will be final and binding.
16. 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.
17. 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.

18. 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.
19. The following parallel import models (as at 16 October 2017) are eligible for the Promotion described in Paragraph 3b above:

<b>Make</b>	<b>Model</b>
AUDI	A3 1.4 TFSI
AUDI	A5 2.0 TFSI CABRIOLET
AUDI	S5 3.0 CABRIOLET
AUDI	SQ7
HONDA	CIVIC 1.0 TURBO
HONDA	CIVIC TYPE R 1.6
HONDA	CIVIC TYPE R 2.0
HONDA	CIVIC TYPE R 2.0 (COUPE)
HONDA	CIVIC TYPE R 2.0 (HATCHB)
HONDA	CRZ HYBRID 1.5
HONDA	FIT 1.3
HONDA	FIT 1.5
HONDA	FREED 1.5
HONDA	JADE 1.5
HONDA	JADE HYBRID
HONDA	N-BOX SLASH
HONDA	ODYSSEY 2.0
HONDA	SHUTTLE 1.5
HONDA	STEPWAGON 1.5
HONDA	VEZEL 1.5
KIA	NIRO HYBRID 1.6
LAND ROVER	DEFENDER 110 2.2
LAND ROVER	DEFENDER 90 2.4
LAND ROVER	DEFENDER 90 2.5
LAND ROVER	DEFENDER 90 2.5
MAZDA	AXELA 1.5
MAZDA	CX3 1.5
MAZDA	MX-5 1.5
MERCEDES	B250e
MERCEDES	C350
MERCEDES	C350 BLUE EFF COUPE
MERCEDES	E200 EXCLUSIVE
MERCEDES	E220D
MERCEDES	E300
MERCEDES	E300 AMG LINE
MERCEDES	GLC250D
MERCEDES	GLE43 AMG

MERCEDES	S350L 3.0
MERCEDES	SLK250 BLUE EFF ROADSTER
NISSAN	CIMA HYBRID VIP G 3.5
NISSAN	PULSAR 1.2
OPEL	MERIVA 1.4 Turbo
OPEL	ZAFIRA TOURER 1.6 Turbo
RENAULT	KADJAR 1.2
SUZUKI	BALENO 1.3
SUZUKI	BALENO 1.6
SUZUKI	BALENO 1.6 WAGON
SUZUKI	HUSTLER
TOYOTA	ALLEX 1.5 AT
TOYOTA	ALLION 1.5
TOYOTA	ALLION 1.8
TOYOTA	ALLION 2.0
TOYOTA	ALPHARD 3.5
TOYOTA	ALTEZZA 2.0
TOYOTA	AQUA HYBRID 1.5
TOYOTA	AURIS 1.5
TOYOTA	AVALON 3.0
TOYOTA	AXIO 1.5
TOYOTA	BB 1.3 VVTI
TOYOTA	BB 1.5
TOYOTA	BELTA 1.0
TOYOTA	BELTA 1.3
TOYOTA	BLADE 2.3
TOYOTA	CALDINA 1.8
TOYOTA	CALDINA GT4
TOYOTA	CARINA 1.6
TOYOTA	CARINA 1.6 COUPE
TOYOTA	CELICA 1.6
TOYOTA	CELICA 1.8
TOYOTA	CELICA 2.0 GT COUPE
TOYOTA	CELSIOR 4.0
TOYOTA	CHASERAVANTE 2.0
TOYOTA	COROLLA FIELDER 1.5
TOYOTA	COROLLA SPACIO 1.5
TOYOTA	COROLLA SPACIO 1.6
TOYOTA	CORONA 1.6
TOYOTA	CORONA 1.8
TOYOTA	CORONA 2.0
TOYOTA	CRESSIDA 2.0
TOYOTA	CRESTA 2.0
TOYOTA	CROWN 2.0

TOYOTA	CROWN 3.0 ROYAL
TOYOTA	CROWN 3.5 HYBRID
TOYOTA	CROWN ATHLETE 2.5
TOYOTA	CROWN MAJESTA 4.3
TOYOTA	CROWN MAJESTA 4.6
TOYOTA	CROWN ROYAL 2.5
TOYOTA	CYGNUS 4.7
TOYOTA	ECHO 1.0
TOYOTA	ECHO 1.3
TOYOTA	EMINA 2.4
TOYOTA	ESQUIRE 2.0
TOYOTA	ESQUIRE HYBRID 1.8
TOYOTA	ESTIMA 2.4
TOYOTA	ESTIMA 2.4 HYBRID
TOYOTA	ESTIMA 3.0
TOYOTA	ESTIMA 3.5
TOYOTA	ESTIMA EMINA 2.5
TOYOTA	FIELDER 1.5
TOYOTA	FJ Cruiser
TOYOTA	GAIA 2.0
TOYOTA	HARRIER 2.2
TOYOTA	HARRIER 2.4
TOYOTA	HARRIER 3.0
TOYOTA	HARRIER 3.5
TOYOTA	HARRIER HYBRID 2.5
TOYOTA	IPSUM 2.0
TOYOTA	IPSUM 2.4
TOYOTA	IQ 100G
TOYOTA	ISIS 1.8
TOYOTA	ISIS 2.0
TOYOTA	IST 1.3 2WD
TOYOTA	IST 1.5
TOYOTA	KLUGER 2.4
TOYOTA	KLUGER 3.3
TOYOTA	KLUGER 3.5
TOYOTA	LAND CRUISER 3.4
TOYOTA	LAND CRUISER 4.6
TOYOTA	LAND CRUISER 4.7
TOYOTA	LUCIDA 2.4
TOYOTA	MARK II 2.0
TOYOTA	MARK X 2.5
TOYOTA	MARK X 3.0
TOYOTA	MARK X ZIO
TOYOTA	MARK X ZIO 350G

TOYOTA	MR2 1.6
TOYOTA	MR2 2.0 GTI
TOYOTA	MRS 1.8 CONVERTIBLE
TOYOTA	MRS 2.0 COUPE
TOYOTA	NOAH 2.0 MPV
TOYOTA	NOAH HYBRID 1.8
TOYOTA	PASEO 1.5 COUPE
TOYOTA	PASSO 1.0
TOYOTA	PASSO 1.3
TOYOTA	PASSO SETTE 1.5
TOYOTA	PLATZ 1.0
TOYOTA	PORTE 1.3
TOYOTA	PORTE 1.5
TOYOTA	PRADO 2.7
TOYOTA	PRADO 2.8
TOYOTA	PRADO 3.4
TOYOTA	PRADO 4.0
TOYOTA	PREMIO 1.5
TOYOTA	PREMIO 1.8
TOYOTA	PROBOX S/W A 1.5
TOYOTA	RACTIS 1.3
TOYOTA	RACTIS 1.5
TOYOTA	RUMION 1.5
TOYOTA	RUNX 1.5
TOYOTA	RUNX 1.8
TOYOTA	RUSH 1.5
TOYOTA	SAI HYBRID
TOYOTA	SERA E-EXY10 1.5
TOYOTA	SOARER 2.5 GT
TOYOTA	SOLUNA 1.5
TOYOTA	SPADE 1.5
TOYOTA	STARLET 1.0
TOYOTA	STARLET 1.3
TOYOTA	SUPRA 3.0 COUPE
TOYOTA	TANK 1.0
TOYOTA	TERCEL 1.3
TOYOTA	TRUENO 1.6
TOYOTA	VANGUARD 240S
TOYOTA	VANGUARD 350S
TOYOTA	VEROSSA 2.0 VVTI
TOYOTA	VITZ 1.0
TOYOTA	VITZ 1.3
TOYOTA	VITZ 1.5
TOYOTA	VOLTZ 1.8

TOYOTA	VOXY 1.8 HYBRID
TOYOTA	VOXY 2.0 VVTI
TOYOTA	WILL CYPHA 1.5
TOYOTA	WINDOM 3.0
VOLVO	XC90 2.5
VOLVO	XC90 2.5 T
VOLVO	XC90 3.2
VOLVO	XC90 4.4
VOLVO	XC90 T5 MOMENTUM
VOLVO	XC90 T5 R-DESIGN
VOLVO	XC90 T6 2.0
VOLVO	XC90 T6 3.0



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