

Terms & Conditions of “DBS/POSB's Telco Bills Lucky Draw” (“Promotion”)

This Promotion is carried out by AXS Pte Ltd (“AXS”) and DBS Bank Limited (“DBS”) and is subjected to these terms and conditions (“Terms”).

ELIGIBILITY

1. This Promotion is open to all individuals who are Singapore Citizens, Singapore Permanent Residents or foreigners residing in Singapore, that make a Qualifying Transaction (as defined in Clause 9) (“Eligible Customer”).
2. The following persons are not eligible to participate in and are disqualified from the Promotion:
 - a. Employees of AXS;
 - b. Employees of vendors, advertising agencies or external auditors of AXS and any other parties who are directly involved in the organising, promoting or conducting of the Promotion; and
 - c. Corporate or other entities.
3. AXS may from time to time in its absolute discretion decide on the eligibility for participation in the Promotion.

PROMOTION PERIOD:

4. The qualifying period for the Promotion shall commence from 2 September 2024, 10:00 to 31 December 2024, 23:59 both dates inclusive (“Promotion Period”).

ELIGIBLE SERVICES:

5. The following services will be eligible for the Promotion (“Eligible Services”):
 - a. M1 (under Pay Bills > General)
 - b. MyRepublic (under Pay Bills > General)
 - c. Singtel (under Pay Bills > General)
 - d. StarHub (under Pay Bills > General)

PARTICIPATING CHANNELS AND ELIGIBLE PAYMENT MODES:

6. Only Eligible Payment performed on the following AXS channels (“Participating Channels”) with the following DBS/POSB payment modes (“Eligible Payment Mode”) will qualify for the Promotion:

Participating Channels	Eligible Payment Mode
AXS Station	<ul style="list-style-type: none">• DBS credit world (Credit/Debit Card)• DBS/POSB ATM Card• PayNow > DBS/POSB
AXS e-Station	<ul style="list-style-type: none">• DBS PayLah!• Credit Cards (Local) > DBS/POSB• Debit Cards > DBS/POSB• DBS IPP• eNETS > DBS/POSB• PayNow > DBS/POSB
AXS m-Station	<ul style="list-style-type: none">• DBS PayLah!• Credit Cards > DBS/POSB• Debit Cards > DBS/POSB• DBS IPP• eNETS > DBS/POSB• Pay+Earn > DBS/POSB• My Preferred Mastercard > DBS/POSB• Pay Any Bills – using DBS/POSB cards
AXS on DBS PayLah! app	<ul style="list-style-type: none">• DBS PayLah!

QUALIFYING PERIOD AND DRAW DATES:

7. The Promotion Period consists of four (4) months (“Qualifying Period”).
8. To qualify for each Draw, Eligible Customers have to perform Qualifying Transaction (as defined in Clause 9) during the Qualifying Period as set out below.

Qualifying Period	Dates (both dates inclusive)	Draw Dates & Times	Number of Winners and Reserve Winners
1	2 – 30 September 2024	8 Oct 2024, 10.55am, Tue	Winners: 25 Reserve Winners: 35
2	1 – 31 October 2024	8 Nov 2024, 10.50am, Fri	Winners: 25 Reserve Winners: 35

3	1 - 30 November 2024	9 Dec 2024, 10.55am, Mon	Winners: 25 Reserve Winners: 35
4	1 - 31 December 2024	9 Jan 2025, 10.40am, Thu	Winners: 25 Reserve Winners: 35

QUALIFYING TRANSACTION AND CHANCE ALLOCATION:

9. Eligible Customer must successfully perform the following on the Participating Channels with the Eligible Payment Modes during the Promotion Period to be eligible for the Promotion (“Qualifying Transaction”):

Qualifying Transaction	Lucky Draw Chance Allocation
1 unique bill payment per Eligible Service (as defined in clause 5) per month	1 chance

10. Eligible Customer who makes a Qualifying Transaction must enrol into the Promotion by entering their mobile number when prompted. The collection of mobile number by AXS is for the purpose of fulfilment of the Lucky Draw and will not be shared with other parties.
11. Chances are cumulative throughout the Promotion Period.
12. There is no limit to the number of chances the Customer may be eligible for during the Promotion Period.
13. Chance(s) is non-transferable and cannot be combined with chance(s) accumulated by any other Customers.

THE PRIZES

14. There shall be one hundred (100) sets of AXS Bill Rebate Voucher, worth S\$200 each (“Prize”) to be given away for the Promotion. Vouchers will be issued in denominations of S\$50 in the form of voucher codes. Terms and conditions apply for the redemption of the vouchers, which will be shared to the Winners after verification.
15. Each winner is entitled to win only one (1) Prize during the entire Promotion Period.
16. The Prizes are non-exchangeable, non-transferable and non-redeemable for cash, credit or any other prizes and other items in part or in full. There will be no replacement in the event if winner lost the Prize or if the Prize is stolen in his/her possession.
17. The winners and/or any other persons who benefit from the Prize shall accept and enjoy the Prize "as is". AXS and/or DBS shall not be responsible or liable for any defect or

malfunction in the Prizes and/or for any loss, injury, damage or harm suffered or incurred or in connection with the receipt, use or enjoyment of the Prizes by any person.

18. AXS and/or DBS makes no warranties or representations whatsoever as to the quality of fitness for purpose or any other implied terms and conditions with respect to the Prizes.
19. Any unclaimed Prize(s) within the given collection period will be forfeited without any liability on the part of AXS and/or DBS.
20. In the event that the Prize incurs tax liability, such tax is the sole responsibility of the winners.
21. Actual Prizes may differ from the images used for the Promotion or in any communications or publications relating thereto. The Customer shall not have any right to make any claims or demands against AXS and DBS in connection with such variances.

CONDUCT OF DRAW:

22. The draw will be conducted at 53 Mohamed Sultan Road, #01-K1 Sultan Link, Singapore 238993 on the Draw Dates and Times (as stated in Clause 8)(or any other date, time and/or venue determined by AXS).
23. A total of one hundred (100) winners and one hundred and forty (140) reserve winners will be selected at random by means of a computerized or electronic system. The reserve winners are drawn to replace any winner subsequently disqualified. AXS's decision as to the winner and reserve winners of the Promotion shall be final and conclusive.
24. The winner(s) may be requested to provide proof of account ownership of the payment services which they have made to participate in the Promotion. AXS reserves the right to forfeit any Prizes for any winners who do not provide the required information upon the request of AXS.
25. All the winners will be notified via phone and email.

PRIZE COLLECTION:

26. All winners will be contacted through the phone with the mobile number provided. AXS will attempt to make three (3) phone calls to each winner, from phone number (+65) 6560 2727, to obtain their full particulars for verification purposes. In the event that AXS is unable to

contact a winner after three (3) phone calls, AXS will choose an eventual winner from the reserve winner list.

27. Eligible Customer with special needs such as hearing or speech disability, may inform AXS anytime during the Promotion at www.axs.com.sg > Contact Us to have their contact method by SMS if they are the winners, AXS will send a SMS to the winner to obtain their full particulars for verification purposes.
28. Upon confirmation of the verification, all winners will receive the winner letter containing the Prize via email.
29. Winners shall redeem their Prize within the validity period and at the appointed avenue specified by AXS in the winner letter and shall comply with any instructions specified. In the event a winner fails to redeem the Prize within the stipulated validity period and/or fails to comply with any other instructions or conditions specified in the winner letter, the Prize may be forfeited at AXS's absolute discretion.
30. AXS and/or DBS reserves the right to disqualify an otherwise Eligible Customer from winning a Prize and/or substitute another Customer as the winner in the event that AXS and/or DBS in its absolute discretion believes that the particular Customer may have contravened, will contravene or has contravened any of these Terms and/or may bring AXS or DBS into disrepute. In the event the Prize has already been awarded to such a Customer, the Prize must be returned to AXS at the Customer's cost and expense.

GENERAL TERMS AND CONDITIONS

31. The winners of the Promotion will be announced on AXS website (<https://www.axs.com.sg>) and AXS Facebook (<https://www.facebook.com/axs.sg>).
32. AXS and DBS reserves the right to use the names and pictures/photographs of any or all the winners for print advertisements or other publicity materials; and may otherwise engage any or all the winners for its publicity purposes without any compensation whatsoever and in such manner as AXS and/or DBS deems fit. In addition, participation in the Promotion is deemed express consent to disclosure of the participant's personal particulars to any person or entity involved in organising, promoting or conducting the lucky draws for purposes of the Promotion.
33. Notwithstanding anything herein, AXS and/or DBS has the absolute discretion to determine the eligibility of any person to participate in the Promotion or receive the Prize.

34. AXS and/or DBS reserves the right to partially or completely cancel, terminate or suspend the Promotion for any reason without any liability whatsoever.
35. AXS and/or DBS decision on all matters relating to or in connection with the Promotion (including the draw chances awarded to Eligible Customers and the selection of the winners and reserve winners) is final and binding on all Eligible Customers. No further correspondence regarding the Promotion, these Terms or any decision made by AXS and and/or DBS in connection therewith and/or the results will be entertained. AXS and/or DBS reserves its absolute right to determine an outcome and act as it deems fit in any dispute and/or issues relating thereto.
36. AXS and/or DBS shall not be liable to the Eligible Customer for any loss or damage or expenses arising in connection with the Promotion, including without limitation, any error in computing any draw chances, any technical hardware or software breakdown or malfunction or defects in any computer/electronic system or equipment, failed, delayed or incorrect transaction, or lost or unavailable network connections, and any notice that is misdirected or lost in post, which may affect any Eligible Customers' eligibility in the Promotion.
37. AXS and/or DBS reserves the right at any time to amend or delete these Terms and/or any of the instructions or explanations at its sole discretion without prior notice. Any such changes shall be binding and will take effect immediately upon such amendment, change or deletion. Participation in this Promotion shall constitute acceptance of these Terms and any amendment(s) thereof.
38. 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.
39. These terms and conditions are governed by Singapore law and the Eligible Customers agree to submit to the exclusive jurisdiction of the Singapore Courts.
40. A person who is not a party to these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions and notwithstanding any terms herein, the consent of any third party is not required for any variation (including any release or compromise of any liability) or termination of the Campaign.
41. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with this Promotion, in particular that relating to the prizes, are the property of their respective owners. This Promotion, AXS, and its affiliates and

contractors, are not affiliated with, endorsed or sponsored by, those owners and the owners' relevant affiliates where those owners or the owners' affiliates are not part of AXS.

PERSONAL DATA PROTECTION ACT:

42. The Eligible Customers consent under the Personal Data Protection Act (2012) ("Act") to the collection, use and disclosure of their personal data by/to the organisers, promoters or conductors of the Promotion and such other third party for the purpose of the Promotion.
43. Eligible Customers confirm that they have read and agree to be bound by the terms of the AXS Privacy Policy, as may be amended, supplemented and/or substituted by AXS from time to time, a copy of which can be found at <https://www.axs.com.sg/legal/>.