

“GET UP TO 5GB AIRALO ESIM WITH COVIDSAFE TRAVEL PROTECT360” PROMOTION (“PROMOTION”)**TERMS AND CONDITIONS**

- The Promotion is held from now until 31 December 2024, both inclusive (“Promotion Period”).
- Eligible customers who successfully purchase the COVIDSafe Travel Protect360 policies during the Promotion Period will be entitled to the following Prizes

Trip type	Prize (“Prize”)
Single Trip	1GB Airalo eSIM with min. \$60 nett purchase
Annual Travel	5GB Airalo eSIM with min. \$350 nett purchase

- This Promotion is only applicable to HL Bank customers (“Participant”) who made new purchase via HL Assurance website at <https://app.hlas.com.sg/redirect?referral=HLR&subAgentCode=&type=travel>
- Limited to one redemption per transaction.
- New purchases refer to purchases via HL Assurance website (as per stated above), and is not applicable to any purchase from HL Assurance’s agency partner.
- This Promotion is not valid with any on-going travel discounts, schemes or privileges.
- Eligible Participant will receive the Prize(s) through email notification upon purchase.
- Prizes are non-transferable and non-exchangeable for cash and may be subject to availability of stocks. There will be no replacement in the event that the winner lost the prize or if the prize is stolen in his/her possession.
- HL Assurance reserves the right to replace any prizes with items of similar value without prior notice.
- HL Assurance reserves the right to forfeit any prize for any Participant who do not provide the required information upon the request of HL Assurance.
- HL Assurance at any time, at its sole discretion and without prior notice; can vary, modify, delete or add to these terms and conditions. Please refer to the policy wording for full details.
- In the event of any dispute, HL Assurance management’s decision is final.
- The decision of HL Assurance on all matters relating to or in connection to the Prizes or eligibility of Participant shall be final and binding on all parties concerned. HL Assurance shall not be obliged to enter into any correspondence with any person on any matter concerning the Campaign.

GENERAL TERMS AND CONDITIONS

- By participating in this Campaign, participants agree to HL Assurance (“Company”) Policy on Personal Data, that all personal data provided to the Company or acquired by the Company from the public domain, as well as personal data that arises as a result of the provision of services to participants will be subjected to such Policy on Personal Data as may be varied from time to time. Further copies are available upon request or from the Company’s website (www.hlas.com.sg). HL Assurance will fully cooperate with any law enforcement and government authorities and any judicial or regulatory orders requesting copies of or information in relation to any postings or content.
- HL Assurance makes no warranty or representation as to the quality, merchantability or fitness for purpose of the merchants’ goods and services in respect of the prize. Any dispute about the same must be resolved directly with the merchant. Merchant terms and conditions apply.
- HL Assurance’ decision on all matters relating to or in connection with this Campaign is final and binding on all participants. HL Assurance shall not be obliged to enter into any correspondence on any matter concerning the Campaign.
- HL Assurance is not the agent of the merchant and make no representation as to the quality/condition or performance of the goods and services. Any dispute about quality/condition or performance of the goods and services is to be resolved directly between the winners and the merchant.
- By participating in this Campaign, the winners grant HL Assurance the right to publish the results of the Campaign, and disclose the information (including name, masked NRIC/FIN number) on HL Assurance’ website and Facebook page.
- All information is correct at the time of publishing.