

Terms and Conditions for 'HL Bank Debit Card Travel Insurance' Promotion

- The Promotion is held from 28 May 2022 to 30 June 2022, 11:59pm (both dates inclusive).
- Eligible customers who successfully purchase the following COVIDSafe Travel Protect360 Policies during the Promotion Period will be entitled to Grab E-vouchers ("Gift"), provided that the policy is not subsequently cancelled. Payment must be made through HL Bank Debit Card.

Plan Type	Minimum Premium charged to HL Bank Debit Card (excl GST)	Gift	Number of transactions
Single Trip	S\$60 and above	\$10 Grab E-voucher	First 200 transactions
Annual Unlimited	S\$350 and above	\$30 Grab E-voucher	First 200 transactions

- This promotion is not applicable with other promotions.
- This promotion is valid for new purchases made via HL Assurance web : <https://www.hlas.com.sg/personalinsurance/travelinsurance/> or HL Bank Travel insurance page: <https://www.hlbank.com.sg/en/personal-banking/insurance/lifestyle/travel-insurance.html> and is not applicable to any purchase from HL Assurance's agency partner.
- The E-voucher will be sent to an Eligible Policyholder's email address (based on HL Assurance's records), within fourteen (14) working days after HL Assurance determines in its absolute discretion that the criteria under this Promotion have been met, barring any unforeseen technical delays.
- HL Assurance is also not obliged to replace any vouchers("Gift") where email address provided by policyholder is invalid or incorrect.
- The Gift is not transferable or exchangeable for cash, credit or any other item in part or in whole.
- HL Assurance may at its sole discretion at any time and without prior notice substitute or replace the Gift with any other gift of equal or higher value.
- HL Assurance may vary the Terms and Conditions of this Promotion without prior notice or withdraw or discontinue the Promotion at any time without any notice or liability to you.
- 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.
- HL Assurance full disclaimers, terms and conditions apply to individual products. © 2021 HL Assurance is registered service mark of Hong Leong Group. HL Assurance Private Limited Co. Reg. No. 201229558W.
- "HL Assurance" means HL Assurance Private Limited.
- HL Assurance's Travel Insurance is underwritten by HL Assurance Pte. Ltd. Co. Reg. No. 201229558W. This policy is protected under the Policy Owner's Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact HL Assurance Pte. Ltd. or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg). This is not a contract of insurance. Accordingly, the information should be read and construed in the light of, and subject to, all terms and conditions contained in the Policy. Full details are stated in the Policy.
- HL Bank's Debit Card Terms & Conditions and Cardmember Agreement shall apply, a copy of which may be accessed on the HL Bank website.