

HL ASSURANCE SPIN AND WIN 2025 Terms and Conditions

Organiser

- The Organiser for the **Spin and Win Campaign 2025** is HL Assurance (Pte) Ltd of 11 Keppel Road, #11-01 ABI Plaza, Singapore 089057 ("Organiser")

Terms and Conditions

- The terms and conditions ("Terms and Conditions") herein shall apply to the "**Spin and Win Campaign 2025**" ("Campaign").
- By registering or taking part in the Campaign, you agree to be bound by these Terms and Conditions.

Campaign Period

- The Campaign Period is from **22 July to 3 September 2025** (both dates inclusive)
- The Organiser reserves the right to change the Campaign Period without prior notice and shall not be liable to any persons.

Eligibility and Participation

- In order to be eligible to participate in the campaign, a participant must fulfill all of the following:
 - Be a Singapore Citizen, Singapore Permanent Resident, or a holder of a valid pass issued by the Singapore authorities that permits long-term stay or work in Singapore (e.g. Employment Pass, S Pass, Work Permit, Dependent Pass, Student Pass, or Long-Term Visit Pass), and be at least 18 years old.
 - Purchase any eligible insurance product directly through the Organiser's website: (<https://www.hlas.com.sg>) during the Campaign Period. Policies purchased via agents, agencies, aggregators, or third parties, do not qualify.
- The following person shall not be eligible to participate in the Campaign:
 - All permanent and contract employees ("Employees") of the Organiser and their immediate family members (i.e. spouses, children, parents, brothers and sisters) ("Immediate Family Members").
- The following products qualify for this Campaign:
 1. Travel Protect360
 2. Maid Protect360 PRO
 3. Home Protect360
 4. Home ProtectLite
 5. Car Protect360
 6. Choice Protect360
 7. Accident Protect360
 8. Family Protect360
 9. Hospital Protect360
 10. Fraud Protect360 Plus
 11. Early Protect360 Plus
 12. Critical Illness Protect360
- The Organiser reserves the sole discretion to determine eligibility of Participants and qualifying products. Such determination shall be final and the Organiser is not obliged to give any reason for its determination.

Campaign Mechanics

- **Spin and Win Mechanics:**
 - Participants must visit the HL Assurance campaign microsite (<https://app.hlas.com.sg/spin-to-win>), spin the digital wheel, and submit their contact details via the form provided.
 - To redeem any prize, participants must purchase at least one eligible insurance policy directly via the HL Assurance website by 11:59PM (Singapore time) on the same day of their spin.
 - The participant's submitted personal details campaign form (name, email, mobile) must match the personal details they have submitted during policy purchase
 - There is no limit to the number of times you can spin the wheel. However, you may only submit one form per day to register a prize for redemption.
 - Regardless number of eligible products purchased in a day, only one (1) spin prize may be redeemed per day.

- Prizes available via the digital wheel include:
 1. 160 KrisFlyer Miles
 2. 600 KrisFlyer Miles
 3. S\$2 CDG Zig voucher
 4. S\$6 off HLAS Travel Plan promo code
 5. Bonus Grand Draw Entries (1, 6, or 60 entries)
- Prizes will only be issued if the participant meets all above requirements. HL Assurance reserves the right to disqualify entries or withhold prize fulfilment where discrepancies are found.
- All prize confirmations and redemption instructions will be sent via WhatsApp on the next business day after the spin and policy purchase. Participants are encouraged to add HL Assurance's official WhatsApp number for timely prize notifications and campaign updates.
- All eligible purchases made through Spin and Win also count towards entries in the Grand Draw.
- **Grand Draw Mechanics:**
 - Every S\$10 of gross premium from a qualified purchase during the Campaign Period earns one (1) entry into the Grand Draw.
 - Qualified purchases include:
 1. Policies purchased as part of the Spin and Win prize redemption process, and
 2. Policies purchased without spinning, as long as they are made directly via the HL Assurance website and meet all other eligibility criteria.
 - Policies must not be cancelled or remain active within 16 weeks from the end of the campaign period (the "Qualifying Period") to remain eligible. Cancelled policies will result in removal of entries and forfeiture of any prizes. HL Assurance reserves the right to verify policy status before awarding prizes.
 - The Qualifying Period for the Grand Draw is from 4 September to 23 December 2025 (both dates inclusive).
 - At the end of the Qualifying Period, the Organiser will hold the Grand Draw and select 3 eligible entries ("Winners")
 - The Grand Draw will be held on 24 December 2025.
 - The three (3) winners will each receive 60,000 KrisFlyer miles.
 - Winners will be notified via email or through other communication methods at the Organiser's discretion, on or before 24 December 2026 with Prize redemption details.
 - In the event any of the 3 Winners are disqualified or uncontactable, the next Winner from the list of eligible entries will be considered and notified.

Prize

- **Spin and Win Prize Terms**
 - **KrisFlyer Miles (160 or 600 miles):**
 - To redeem this prize, winners must complete a claim form within 30 days of prize notification. The claim form will be sent via WhatsApp on the next business day after a successful spin and eligible policy purchase.
 - The Qualifying Period for the KrisFlyer miles is 6 weeks from each participant's policy submission date. KrisFlyer miles won will be credited only if the policy is not cancelled or remains active for at least 6 weeks from the policy submission date.
 - Credit fulfilment will happen between from 2 September to 20 October 2025, based on each participant's individual 6-week fulfilment timeline.
 - **\$2 CDG Zig Voucher:**
 - The promo code will be sent via WhatsApp the next business day.
 - The promo code is only applicable for CDG Zig App bookings. Not applicable for street hail rides or "Pay For Street Hail" rides.
 - Winners must redeem the promo code by 17 January 2026, strictly no extension of validity.
 - The promo code must be applied during booking to enjoy the \$2 fare discount.
 - Only one (1) promo code can be applied per booking.
 - The promo code value will be deducted from the final fare at the end of the trip.
 - Any remaining promo code value will not be refunded if the final fare is less than the promo code value.
 - The promo codes are considered redeemed upon successful booking confirmation. Should the promo code be forfeited, there will be no reinstatement or refund.
 - Promo code is strictly non-refundable or exchangeable.

- CDG ZIG reserves the rights to reallocate the promo code at its sole discretion.
 - CDG ZIG reserves the right at its absolute discretion to terminate the promotion or vary, delete, and add to any of these Terms and Conditions, including without limitation the date of the promotion, from time to time without prior notice.
- **\$6 HL Assurance Travel Plan Discount Code:**
 - The discount code will be sent via WhatsApp the next business day.
 - The \$6 discount promo code is valid for use until 21 January 2026.
 - Customers who apply the unique promo code will be entitled to additional \$6 off on top of the existing base discounts of the selected Travel Protect360 plan, including both Single Trip and Annual plans.
 - This promotion is only applicable for new purchases made via HL Assurance website at www.hlas.com.sg/personal-insurance/travel-insurance.
 - New purchases refer to purchases via HL Assurance website (as per stated above), and are not applicable to any purchase from HL Assurance's agency partner. made through agency partners, aggregators, or other third parties.
- **Bonus Grand Draw Entries** (1, 6 or 60 additional entries):
 - Prize confirmation will be sent via WhatsApp the next business day.
 - This will be automatically credited to the customer's total entry count after successful verification.
- **Grand Draw Prize Terms**
 - Winners will be required to submit their KrisFlyer account details via a form sent through WhatsApp, email, and/or through other communication methods.
 - KrisFlyer miles will be credited within 2-4 weeks after receipt of accurate information.
- **General Prize Terms**
 - Participants must meet all conditions set out in these Terms to qualify for any prize.
 - Redemption eligibility will be confirmed after purchase validation and verification of participant details.
 - The Organiser reserves the right to, at any time at its sole and absolute discretion, replace and/or substitute any of the Prize(s) with any item of similar value, without prior notice or assuming any liability to any person.
 - In respect of the Prize:
 - The Prize is strictly not transferable, not assignable, non-exchangeable for cash, credits, goods and services, products or other kind in full or in part and is not refundable or replaceable.
 - Should the Winner cancel the policy associated with prize eligibility during the required fulfilment period, the Organiser reserves the right to revoke or recover the full value of the Prize
 - The Organiser shall not be liable or responsible for any injury, losses, costs, expenses or damages whatsoever suffered or incurred by the Winner as a result of or in connection with the redemption of usage of the Prize.
 - The Winners shall ensure that contact details they submitted are accurate and the Organiser shall not be held liable for any failure or delay in notification due to incorrect or incomplete contact information.
 - Winners agree and consent to grant the Organiser the right to publish the results of the Campaign and disclose their information (such as name and any other details deemed necessary by the Organiser) for publicity and promotional purposes, including on the Organiser's website or social media channels
 - The Organiser is not the agent of the merchant and make no representation as to the quality/condition or performance of the goods and services of the Prize. Any dispute about quality/condition or performance of the Prize is to be resolved directly between the Winner and the merchant.
 - The Prize is provided as-is without any warranty, representation or guarantee whether express or implied including warranties of merchantability, fitness for a particular purpose or non-infringement. The Organiser shall not be responsible for any defects or issues related to the Prize. All applicable laws and regulations govern the use of the Prize shall apply, including but not limited to tax laws. The Winner is liable for any and all tax obligations arising from the award of the Prize to him/her.

General Provisions

- By entering this Giveaway, participant agrees that participant has read, agrees to and accept the Organiser's Privacy Policy (available at <https://www.hlas.com.sg/policyonpersonaldata/>) and consent to the collection, use and disclosure of the participant's personal data by the Organiser and its affiliated companies as per the Organiser's Privacy Policy and including but not limited to the following purposes:-
 - (a) Contacting the participant for any matters relating to this Campaign including Prize notification;
 - (b) Processing and evaluating the participation;
 - (c) Marketing services (including direct marketing), promotional service, products and other subjects.
- A person who is not a party to these Terms and Conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these Terms and Conditions. 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 these Terms and Conditions.
- Participant shall provide all necessary information required by the Organiser to be eligible for this Campaign and shall confirm the accuracy of all information provided at the time of submission for the Campaign. Any misrepresentation of facts or particulars (deemed material by the Organiser) shall result in disqualification and/or the forfeiture, withholding, withdrawal or reclaiming of any prizes won.
- The Organiser has the absolute right and unfettered discretion to determine the eligibility of the participants in connection with this Campaign. Such determination shall be final and conclusive and no payment or compensation will be given. The Organiser is not obliged to give any reason for its determination.
- All information is correct at the time of publishing.
- The Organiser's decision on all matters relating to or in connection with this Campaign and the selection of the winners is final, conclusive, and binding. No correspondences, enquiries, appeals, verbal or written, shall be entertained.
- If, for any reason this Campaign cannot be conducted as planned, including without limitation, infection by computer virus, bugs, tampering, unauthorised intervention, fraud, technical failures or any other causes beyond the control of the Organiser which corrupt or affect the administration security, fairness, integrity or proper conduct of this Campaign, the Organiser reserves the right, at its sole discretion, to disqualify any individual who tampers with the process, and/or to cancel, terminate, modify or suspend the Campaign.
- The Organiser assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorised access to, or alteration in relation to the Campaign.
- The Organiser is not responsible for any problems or technical malfunction of any telephone network or lines, computer online systems, servers or providers, computer equipment, software, failure of any email and communication to be received by the Organiser, the participants and Winner on account of technical problems or traffic congestion on the Internet or at any website, or any combination thereof, including any injury or damage to the participant's or any other person's computer related to or resulting from participation or downloading any materials relating to this Campaign.
- **LIABILITY, INDEMNITY AND RELEASE:** In consideration for the Organiser accepting the Participant's participation in the Campaign, to the fullest extent permitted by law, the participant releases and forever discharges the Organiser from all claims that participants may have or may have had but for this release arising from or in connection with any participant's participation in this Campaign. Participant agrees to indemnify and hold harmless the Organiser to the extent permitted by law in respect of any claim by any person, arising as a result of or in connection with participant's participation in the Campaign. For the purposes of this clause, claim(s) means and includes any action, suit, proceeding, claim, demand, damage, penalty, cost or expense however arising.
- This Campaign is subject to the laws of Singapore and the participant shall be deemed to have agreed to the submit to the jurisdiction of the courts of Singapore.
- Any costs incurred by a participant associated with entering the Campaign, including accessing the HL Assurance's website, telephone enquiries in relation to the Campaign are the sole responsibility of participant.
- Headings and subheadings are inserted for convenience only and shall not be used to interpret the text of these Terms and Conditions in any way averse to an interpretation in favour of the Organiser.
- These Terms and Conditions constitute the entire agreement of the parties relating to the participation and conduct of the Campaign.

- The Organiser may at any time and at its discretion cancel, terminate or suspend the Campaign and/or vary any of its terms and conditions without any prior notice or reason, and all persons shall be bound by such variation.
- The participants hereby agree that they are not entitled to any form of compensation, losses or damages whatsoever incurred as a direct or indirect result from the participation of the Campaign and/or from the cancellation, termination, suspension, or variation of the Campaign by the Organiser.
- All products offered by the Organiser are subject to the Organiser's general terms and conditions. By purchasing or participating in this Campaign related to a product, the participant agrees to be bound by all applicable terms and conditions. © 2025 HL Assurance is registered service mark of Hong Leong Group. HL Assurance Private Limited Co. Reg. No. 201229558W.
- The list of eligible insurance products herein are underwritten by HL Assurance Pte. Ltd. Co. Reg. No. 201229558W. These policies are 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.