

Terms and Conditions for Get \$500 NETS Motoring Card Campaign

- HL Assurance is the Organiser of the “Get \$500 NETS Motoring Card Campaign” with campaign period from 14 October 2026 to 31 December 2026 (both dates inclusive).
- The Campaign is open to individuals aged 18 years and above who own a motor vehicle registered in Singapore. To participate in the campaign, participants must submit valid contact details and agree to be contacted regarding motor insurance products and services.
- An entry will be awarded only after HL Assurance has successfully established contact with the participant via telephone during the campaign period.
- The winner will receive a NETS Motoring Card loaded with SGD 500.
- By submitting an entry, participants consent to HL Assurance collecting, using and disclosing their personal data for the purposes of administering the Campaign and contacting them regarding insurance products and services in accordance with the Personal Data Protection Act. Only HL Assurance approved car makes and models are eligible for entry into the Lucky Draw.
- Particulars submitted in the form must be accurate, true and complete. Entries that are incomplete, inaccurate, illegible, or submitted with invalid mobile numbers will be disqualified at HL Assurance’s discretion.
- Lucky Draw Winners will be drawn at random by means of a computerized &/or electronic system.
- Winners will be notified via the contact details provided.
- Participants who cannot be contacted within a 7-day period may forfeit the prize, and an alternative winner may be selected.
- Employees of the organiser and its immediate family members and other parties directly involved in organising the Campaign are not eligible to participate.
- Prizes are non-transferable, non-exchangeable, and not redeemable for cash.
- The winner agrees and consents to grant the Organiser the right to publish the results of the Giveaway and disclose the winner’s information (including name and any other details deemed necessary by the Organiser) for publicity and promotional purposes. This may include publication:
 - on the Organiser’s website
 - on the Orgnaiser’s social media pages.
- The organiser reserves the right to replace the prize with one of similar value without prior notice.
- The organiser reserves the right to amend or terminate the lucky draw without prior notice.
- Submission of an entry does not guarantee winning and does not constitute a purchase of any insurance product.
- The decision of HL Assurance on all matters relating to the Campaign shall be final and binding and no correspondence or appeals will be entertained
- All personal data will be handled in accordance with PDPA.

This policy is protected under the Policy Owners' 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/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).