

Terms & Conditions

A) PAY & WIN LUCKY DRAW

The lucky draw for "PAY & WIN!" ("Promotion") is organised by HSBC Life (Singapore) Pte Ltd with its registered office at 20 Pasir Panjang Road, Mapletree Business City, (East Lobby) #11-21, Singapore 117439 ("HSBC Life") and Singapore Post Limited with its registered office at 10 Eunos Road 8, Singapore Post Centre, #05-37, Singapore 408600 ("SingPost") (and HSBC Life and SingPost shall collectively be referred to as the "Organisers"), and subject to these Terms & Conditions. By participating in the Promotion, all participants shall be deemed to have accepted and agreed to be bound by these Terms & Conditions and all decisions of the Organisers shall be final and binding in all respects. The Organisers reserve the right to refuse entry or refuse to award any prize to any person in breach of these Terms & Conditions.

(i) Eligibility:

1. This Promotion is open to all Singapore citizens, Singapore permanent residents or Singapore residents (with valid employment passes or work permits) aged 21 and above, subject to the exclusions stated in these Terms & Conditions.
2. Employees of the Organisers and their spouses (if any), the Organisers' agencies and auditors and any other parties who are directly involved in the Promotion (including in the organizing, promoting, or conducting of the Promotion) will not be eligible to participate in the Promotion.
3. The Organisers may from time to time in their absolute discretion decide on the eligibility of any person to participate in the Promotion or to receive any of the prizes.

(ii) Promotion Period:

1. This Promotion runs from 1st November 2023 0000 hours to 31st January 2024 2359 hours, both dates inclusive and the timing is based on Singapore local time ("Promotion Period").

(iii) Participation criteria:

1. A participant who makes a Successful Transaction (as defined below) will be eligible to participate in the Promotion ("**Eligible Participant**").
2. A successful transaction refers to the successful payment of bills through the "Participating Channels" (as defined in footnote 1 below) to the following "Eligible Organisations" (as defined in table 1 below), and which payment is at least S\$50 in a single transaction per unique bill or tax invoice number ("Successful Transaction"). In the event of any doubt or dispute whether a transaction is a Successful Transaction, the decision lies solely with SingPost.

Eligible Organisations	Participating Channels¹
Education ²	POST Office & SAM Kiosk

Eligible Organisations	Participating Channels ¹
Telecommunications ³	POST Office & SAM Kiosk

Table 1

¹For a complete list of the Participating Channels, you may refer to <https://www.singpost.com/locate-us>

²For a complete list of eligible education organisations, you may refer to <https://www.singpost.com/pay/education-bills>

³For a complete list of eligible telecommunication organisations, you may refer to <https://www.singpost.com/pay/telco-bills>

All references to currency amounts refer to Singapore dollars.

(iv) Promotion Mechanics:

Criteria	Chance Allocation
Payment of eligible bills with minimum S\$50 per unique bill / tax invoice number	1 Lucky Draw chance per bill

1. A digital lucky draw form will be presented to an Eligible Participant upon completion of a Successful Transaction. To participate in the Promotion, (as elaborated in the section “Conduct of Promotion and Prizes”), the Eligible Participants are required to provide their **names and contact numbers**.

(v) Personal Data, Data Privacy and Marketing Consent:

1. By participating in the Promotion, the Eligible Participant is deemed to have given their consent to the collection, use and disclosure of their personal data (being their **name(s) and contact number(s)**) to the Organisers and any person or entity involved in organising, promoting, or conducting the Promotion, and for the purposes as stated in this section “Personal Data, Data Privacy and Marketing Consent”. In addition, by participating in the Promotion, Eligible Participants who win a prize (the “**Winning Participants**”) agree that SingPost may collect, use, disclose and/or publish the Winner Participants’ personal data (being their name(s)) in any marketing and publicity materials or websites related to the Promotion, without any compensation whatsoever and in such manner as SingPost deems fit, without SingPost being liable in any manner whatsoever. Further, by participating in the Promotion, the Eligible Participants are deemed to have consented to the terms and conditions in the Privacy Policy of the SingPost Group at <https://www.singpost.com/privacy-policy>.
2. The Organisers reserve the right to request for an Eligible Participant’s proof of identity for the purpose of verifying the Eligible Participant’s eligibility for this Promotion or claim to the prizes. In the absence of such verification, the Organisers shall be entitled in their discretion to disqualify

the Eligible Participant from the Promotion, and the Eligible Participant shall have no claim whatsoever against the Organisers in such event.

By participating in the Promotion, the Eligible Participants are deemed to have given consent to the Organisers and their appointed representatives and agents to collect, use and disclose their personal data for the purposes of organising, administering, conducting, and promoting the Promotion, and any publicity and marketing in connection with the Promotion.

3. Furthermore, by participating in the Promotion, each Eligible Participants also consents to SingPost disclosing the following information of the Eligible Participant to HSBC Life:
 - a) Name;
 - b) Contact Number,for HSBC Life and SingPost to collect, use, disclose, store, retain and process their above-mentioned personal data for the following purposes: to conduct consumer, marketing related or other similar research and analysis; and to provide marketing, advertising and promotional material through voice call and/or text message (e.g. SMS/MMS) including (without limitation) to facilitate the promotion of HSBC Life's insurance policies.
4. The participants agree that HSBC Life's Data Privacy Policy at [data-privacy-policy.pdf \(hsbc.com.sg\)](https://www.hsbc.com.sg/data-privacy-policy.pdf) shall apply in respect of the Eligible Participants' personal data disclosed by SingPost to HSBC Life in accordance with this section "Personal Data, Data Privacy and Marketing Consent".
5. An Eligible Participant may withdraw his/her consent provided to the Organisers hereunder at any time via hsbclife@singpost.com. The Organisers will process such Eligible Participant's withdrawal request within a reasonable time from such a request for withdrawal of consent being made. Any Eligible Participant who has withdrawn his/her consent shall be deemed as disqualified from the Promotion upon his/her submission of withdrawal of consent.
6. For the purposes of clarity, SingPost as an introducer for HSBC Life is not permitted to provide any Eligible Participant or any person with any advice or provide recommendations on any investment product or arrange any contract of insurance in respect of life policies or other insurance policies, other than to the extent of carrying out introducing activities only.

(vi) Conduct of Promotion and Prizes:

Qualifying Draw Qualifying Period	Grand Prizes	Lucky Draw Date & Time
1 st November 2023 – 31 st January 2024	<p>1st Prize</p> <p>Dyson V12 Detect Slim Absolute (Worth \$1,069)</p>	Thursday, 15 th February 2024, 1500 hrs
	<p>2nd Prize</p> <p>Samsung 55" TV (Worth \$999)</p>	
	<p>3rd Prize</p> <p>Novita A6 Air Purifier (Worth \$798)</p>	

1. Each Eligible Participant who is selected as a winner may only win one (1) prize pursuant to the Promotion.
2. One (1) lucky draw will be conducted during the lucky draw date at 10 Eunos Road 8, SingPost Centre, #05-34, Singapore 408600 at 1500hrs. (or any other date, time and venue determined by the Organisers)
3. Members of the public may attend to witness the lucky draw via [this link](#) [Click here to join the meeting](#)
4. Three (3) winners and four (4) reserve winners will be selected randomly by a computerized system for the prizes in the presence of an authorized SingPost personnel. The reserve winners are drawn to replace any winner/s subsequently disqualified or rendered ineligible (if any).
5. The Organisers reserve the right to disqualify any winners if the such winner does not comply with any of these Terms & Conditions, and to replace such winner with a reserve winner. The lucky draw may be re-conducted (at the Organisers' discretion) to find another winner to replace any disqualified winners. The Organisers' decision on the winners shall be final and conclusive.
6. The announcement of winners will be made on the website www.singpost.com/paynwin, within 3 working days from SingPost's successful phone notifications to all the winners.
7. All prizes are non-exchangeable, non-transferable and non-redeemable (in part or in whole) for cash, credit or any other items of equivalent value (or otherwise).

8. The Organisers expressly disclaim any warranties express or implied in connection with any prizes to the fullest extent permitted by applicable law. All prizes shall be given on an “as-is” basis. The Organisers make no warranty or representation as to the quality, value, merchantability, or fitness for purpose of the prizes and assumes no liability or responsibility for the acts or omissions of the merchants and/or suppliers of the prizes or any non-performance or defects in the prizes. Any dispute about the value, condition or performance of the prizes shall be resolved directly with the relevant merchants and/or suppliers of the prizes. The winners and/or any other persons who benefit from the prizes shall accept and enjoy the prizes at their own risk.

(vii) Prize Collection:

1. Winning Participants will be notified by telephone to arrange for their prize collection at General Post Office, 10 Eunos Road 8, SingPost Centre, #01-123 to 125, Singapore 408600.
2. Two (2) phone attempts will be made per day over two (2) consecutive working days. In the event a Winning Participant cannot be contacted, such Winning Participant’s prize will be forfeited, and another winner will be chosen from the reserve winners’ list.
3. A redemption letter detailing the location, date and time for the prize collection will thereafter be emailed to the Winning Participants pursuant to their acceptance of the prizes (following the successful phone notification to such winner).
4. The Winning Participant shall comply with the Organisers’ instructions for the purposes of the Promotion and collect their prize(s) within the redemption period as stated in the redemption letter. Winning Participants shall produce their proof of identity acceptable to the Organisers and the redemption letter during the prize collection. If a Winning Participant fails to collect his/her prize within the stated redemption period, he/she will forfeit his/her rights to the uncollected prize and shall not be entitled to any payment or compensation in lieu from the Organisers.
5. Any prize(s) not claimed within the said period shall be forfeited without any liability on the part of the Organisers to the participants, and the unclaimed prize(s) may be donated to any charitable organisation(s) of the Organisers’ choice.

(viii) General T&Cs

1. The Organisers accept no responsibility (and shall not be liable to the Eligible Participants) for any loss or damage or expenses arising in connection with the Promotion, including without limitation, any error in computing any lucky draw chances, any technical hardware or software breakdown or malfunction or defects in any computer/electronic system or equipment, failed, delayed or incorrect transactions, or lost or unavailable network connections, or satellite, network or server failure of any kind, and any notice that is misdirected or lost, which may affect any participants’ eligibility in the Promotion.
2. Notwithstanding anything to the contrary, in SingPost’s collection of monies from any person pursuant to the transactions contemplated in these Terms & Conditions, SingPost shall only accept payment transaction value which does not exceed S\$20,000 per transaction. The maximum payment transaction value accepted per transaction is S\$19,999.99.
3. The Organisers reserve the right to select reserve winners and/or to replace any winners subsequently disqualified and shall not be obliged to give any reason thereof. Without prejudice to the generality of the foregoing, the Organisers reserve the right to disqualify an otherwise eligible person from winning a prize and/or substitute another person from the reserve winner list in the event that the Organisers in their absolute discretion, at any time, believe that the particular person may have contravened, will contravene or has contravened any of these Terms & Conditions and/or may bring the Organisers into disrepute. In the event the prize has already

been awarded to such a person, the prize must be returned to the Organisers at such person's cost and expense.

4. A Winning Participant must, forthwith upon demand by the Organisers, return (at such person's cost and expense) any prize which has, in the Organisers' sole opinion, been wrongly awarded to him/her for any reason whatsoever, including (without limitation) by reason of any failed transaction or failure to fulfil the eligibility criteria.
5. The Organisers may in their sole discretion at any time and without prior notice replace or substitute any prize(s) with another prize of a similar value; the replacement/substitute shall be selected by the Organisers.
6. The Organisers reserve the rights, at their sole and absolute discretion, to change, modify and delete these Terms & Conditions of the Promotion at any time without prior notice and/or to suspend, discontinue or terminate the Promotion at any time without prior notice and without any liability to any person. Any such changes, deletions, suspension, discontinuation or termination shall be binding and shall take effect immediately upon such changes, deletions, suspension, discontinuation or termination. Participation in this Promotion shall constitute acceptance of these Terms & Conditions and any amendment(s) thereof.
7. The decisions of the Organisers, at their sole and absolute discretion, on all matters relating to or in connection with this Promotion shall be final and binding on all parties concerned. The Organisers shall not be obliged to enter into any correspondence with any users on any matter concerning the Promotion.
8. To the maximum extent permitted by law, the Organisers shall not be liable in any way to any person for any direct or indirect loss or damage arising in connection with this Promotion, including any act or omission in connection with any Eligible Participant's participation in the Promotion, howsoever caused.
9. In the event of any inconsistency or discrepancy between these Terms & Conditions and any brochures, marketing or promotional materials relating to the Promotion, these Terms & Conditions shall prevail.
10. If any provision of these Terms & Conditions is held to be invalid or unenforceable, then such provision shall (so far as it is invalid or unenforceable) be given no effect and shall be deemed not to be included in these Terms & Conditions without invalidating any of the remaining provisions of these Terms & Conditions.
11. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with the Promotion, including relating to the prizes, are the property of their respective intellectual property owners.
12. These Terms & Conditions are governed by Singapore Law, and the participants agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
13. A person who is not a party to these Terms & Conditions has no right under the Contracts (Rights of Third Parties) Act of Singapore to enforce or enjoy the benefit of any provision of these Terms & Conditions.

(B) Free HSBC Bamboo Fibre Mug Giveaway

1. Customer will receive a free bamboo fibre mug when he or she presents the transactional SAM Kiosk receipt and speak to an HSBC Life Financial Planner at any of the participating Singapore Post Limited ("SingPost") branches listed below. This is based on first come first served basis, while stocks last.

2. Participating branches:

- Tampines Central
- Ang Mo Kio Central
- General Post Office
- Woodlands Central
- Jurong Point
- Yishun Central
- Choa Chu Kang Central
- Toa Payoh Central
- Sengkang Central
- Bukit Panjang
- Bukit Batok Central

3. To find out the operating hours and addresses of above participating branches, click [here](#)