

Lunar New Year Draw 2025 Giveaway Terms and Conditions

Organiser

- The Organiser for the Lunar New Year Draw 2025 Giveaway 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 “Lunar New Year Draw 2025” (“Giveaway”).
- By registering or taking part in the Giveaway, you agree to be bound by these Giveaway Terms and Conditions and the decisions of the Organiser concerning and in connection with this Giveaway.
- The Participants are deemed to have agreed that the Organiser may contact you via voice call or email for the purposes of this Giveaway and/or Prize.
- Participants consent that their personal data may be used by HL Assurance and its affiliates, and may be disclosed by Organiser to its affiliates to send them marketing and promotional information and materials by post and/or emails.
- 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 and 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.
- By participating in this Giveaway, the Winners shall grant us the right to publish the results of the Giveaway and disclose the information (including the Winners’ names as deemed necessary by the Organiser)
 - on our website
 - on our social media page
- All information is correct at the time of publishing.

Giveaway Duration and Qualifying Period

- The Giveaway Duration is from **21 January 2025 to 20 February 2025** (both dates inclusive).
- The Qualifying Period is from **21 February 2025 to 24 March 2025** (both dates inclusive).
- The Organiser reserves the right to change the Giveaway Duration and Qualifying Period.

Eligibility and Participation

- In order to be eligible to participate in the Giveaway, a Participant must complete all the following:
 - Participants must have purchased an Eligible Product from the Organiser during the Giveaway Duration.
 - The purchase of the Eligible Product can only be done directly on The Organiser’s website.
 - Participants must be Singapore Citizen or Singapore Permanent Resident or holder of valid Employment Pass, work permit, dependent pass, student pass, or long-term visit pass issued by the authorities in Singapore who are at least 18 years old.
- The following categories shall not be eligible to participate in the Giveaway:
 - a. All permanent and/or contract employees (“Employees”) of HL Assurance and their immediate family members (i.e. spouses, children, parents, brothers, and sisters) (“Immediate Family Members”).

- The Organiser has the absolute discretion to determine the eligibility of Participants. Such determination shall be final and the Organiser is not obliged to give any reason for its determination.

Allocation of Giveaway Chances

- The Participants will be given a Giveaway Chance (“Chance”) based on the Eligible Products bought, according to the table below.

Eligible Products	Chances awarded
Early Protect360 Plus (Monthly; For Myself)	1
Early Protect360 Plus (Annual; Lump-sum; For Myself)	3
Choice Protect360 (Annual; For Myself)	3
Family Protect360 (Monthly; For Myself)	1
Family Protect360 (Annual; For Myself)	2
Family Protect360 (Monthly; For Myself with Children/Family)	2
Family Protect360 (Annual; For Myself with Children/Family)	3
Fraud Protect360 (Monthly; For Myself & Spouse)	1
Fraud Protect360 (Annual; For Myself & Spouse)	3
Home Protect360 (Monthly)	1
Home Protect360 (Annual)	2
Maid Protect360 PRO	2
Travel Protect360 (Annual)	2
Travel Protect360 (Annual Family)	3
Travel Protect360 (Single)	1
Travel Protect360 (Single Family)	2

Prize

- Participants shall always be subjected to the Terms and Conditions to be eligible to participate in the Giveaway.
- The Organiser reserves the right to, at any time in its sole and absolute discretion, replace and/or substitute any of the Prize(s) with any item of similar value.
- At the end of the Qualifying Period, the Organiser will select 30 eligible entries (“Winners”) on 25 March to 8 April 2025.
- An email notification will be sent to the Top 10 Winners by 10 April 2025 with Prize redemption details. In the event the Top 10 Winners are disqualified or uncontactable, the next Winner from the list of 30 eligible entries will be considered and notified.
- The Prizes available for this Contest are as follow:
 - 1x \$888
 - 1x \$388
 - 8x \$28
- At the point of prize-giving, Winners must not have cancelled their policy.
- Participants must provide their details for verification (i.e. full name as per NRIC and mobile contact number registered with PayNow) as requested by the Organiser after they are selected as the Winners.
- A Prize will only be paid out via PayNow to a Winner’s mobile number that was provided to Organiser after they were notified of their winning.

- If a Winner does not have PayNow, the Prize will be paid out via bank transfer only.
- In respect of the Prize:
 - The Prize is not transferable or exchangeable. The Organiser accepts no responsibility for any form of liability that may arise from the Participant winning and accepting the Prize.
- Each Participant will affirm the accuracy of all information provided at the time of submission for the Giveaway. 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 Prize is provided as-is with no warranty or guarantee. All applicable laws and regulations apply, including but not limited to tax laws. Each Winner is liable for any and all tax obligations arising from the award of the Prize to him/her.
- The Organiser reserves the right, at any time in its sole and absolute discretion, to substitute, withdraw, add to or alter the Prize(s) offered without notice to the Participants.
- The Organiser's decision at all stages of this Giveaway and on the winners is final and no correspondence will be entertained. No enquiries, appeals, verbal or written, shall be entertained. The Participants shall accept and abide by any and all decisions made by the Organiser concerning, without limitation, these Ts&Cs, the rules, procedures and regulations of this Giveaway, the award of prizes and any other matters relating to this Giveaway.
- If, for any reason this Giveaway is not capable of running 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 Contest, the Organiser reserves the right in its sole discretion to disqualify any individual who tampers with the process, and/or to cancel, terminate, modify or suspend the Giveaway. 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 Giveaway.
- 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 to be received by the Organiser 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 Participant's or any other person's computer related to or resulting from participation or downloading any materials in this Giveaway.
- **LIABILITY, INDEMNITY AND RELEASE:** In consideration for the Organiser accepting the Participant's participation in the Contest, 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 Giveaway. Participants indemnifies and holds 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 Giveaway. 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 Giveaway is subject to the laws of Singapore, the Personal Data Protection Act 2012 (PDPA) and HL Assurance's Privacy Policy located at: <https://www.hlas.com.sg/policyonpersonaldata/>. The Organiser collects personal information (PI) in order to conduct the Giveaway, and may be used for this purpose, disclose PI to third parties, including but not limited to agents, contractors and service providers and to any government authorities and agencies. This Giveaway is conditional on Participants providing his/her PI. Please read HL Assurance's Privacy Policy carefully to understand how HL Assurance may use Participant's PI and rights of Participants.

- Any costs incurred by a Participant associated with entering the Giveaway, including accessing the HL Assurance's website, telephone enquiries in relation to the Contest are the sole responsibility of Participants.
- 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 Giveaway.
- 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.
- 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.