

## **AXA Smart Voyage Promotion Terms and Conditions**

1. "Promotion" refers to the AXA Smart Voyage promotion.
2. The Promotion commences on February 1, 2020 and ends on September 30, 2020, both days inclusive ("Promotion Period").
3. The respective premium discounts are applicable for single trip plans and annual plans paid using a Citibank credit card only and purchased via [www.citibank.com.sg/travel](http://www.citibank.com.sg/travel) or [www.citibank.com.sg/axa/](http://www.citibank.com.sg/axa/) during the Promotion Period. Payments made with all other cards will enjoy a lower premium discount.
4. This Promotion will not be valid in conjunction with any other promotions, discounts or offers.
5. Citibank shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of the products and/or services provided by third parties. Notwithstanding anything herein, Citibank shall not at any time be responsible or held liable for any loss, injury, damage or harm suffered by or in connection with the products and/or services provided by third parties.
6. Citibank's decision on all matters relating to the Promotion will be at its absolute discretion and will be final and binding on all participants. All applications for travel insurance are subject to AXA's underwriting and acceptance.
7. Citibank reserves the right at their absolute discretion to terminate or amend the Promotion or vary, delete or add to any of these terms and conditions from time to time without notice.
8. "Citibank" means Citibank Singapore Limited and "AXA" means AXA Insurance Pte Ltd. For any queries or concerns regarding this insurance product, please contact AXA through its Customer Service Contact Details available at AXA's website. AXA is responsible for informing you of any changes in the Policy.