

1. There will be one (1) lucky draw to be conducted on 7 June 2019 (“Draw”) by AIA Singapore Pte Ltd (“AIA”) for AIA Glow Festival participants who have registered for the Draw from 1 December 2018 to 31 May 2019.
2. There are up to 50 prizes of Garmin Vivofit 4 worth S\$129 each to be won.
3. Winners shall be notified by AIA Singapore Pte Ltd via the email address as indicated at the time of online form submission. The date(s), time(s) and venue(s) of prize collection will be made known to the winners in the notification email.
4. All prizes must be claimed within two (2) months from the date of the notification email by the winners in person. Where the prizes remain unclaimed after two (2) months of the date of the notification email, they shall be forfeited absolutely and the prizes (or their equivalent value) shall be donated to any charitable organization as AIA may determine at its discretion. No payment or compensation shall be given should any prize be forfeited.
5. The winners agree to cooperate with and participate in any advertising or publicity activities of AIA relating to the Draw and without prejudice to and in addition to the Marketing Consent (if any) given, hereby expressly agree that AIA may publicize their names, and/or their images in such mode and manner as AIA deems fit.

**General Terms and Conditions:**

1. All AIA Glow Festival participants are eligible for the Draw.
2. The Draw is open to all Singapore Citizens, Permanent Residents, Employment Pass and Work Permit holders aged 21 and above.
3. Each person shall be given one chance to win regardless of the number of forms submitted.
4. If any person is subsequently discovered to be not entitled or ineligible to participate in the Draw or ineligible to receive a prize, AIA reserves the right to forfeit or reclaim the prize at its discretion and confer the same on any other person as may be selected by AIA in any manner as AIA deems fit. No person shall be entitled to any payment or compensation from AIA should any prize be forfeited.
5. Entries shall be selected at random by such means and methods (which may be manual or computerized) as AIA may determine. AIA reserves the right to draw reserve winners to replace in any winner subsequently found to be disqualified.
6. AIA may at its sole discretion, at any time substitute or replace a prize with any other prize of equal or similar value (in kind) without prior notice. Unless otherwise indicated by AIA, all prizes are not transferable, exchangeable, or refundable for cash, credit or for any other item.
7. Each person in the Draw expressly and irrevocably permits and authorize AIA to disclose, reveal and divulge information regarding their personal particulars to its appointed vendors for the purposes of organizing, promoting and conducting the Draw, and to its Financial Services Consultants to enable them to contact and follow up with the customers to assist them with insurance and financial planning.
8. AIA’s decision on all matters relating to the Draw shall be at its absolute discretion and shall be final and binding on all participants. No correspondence shall be entertained. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Draw, these terms and conditions shall prevail.
9. AIA reserves the right and at any time at its absolute discretion and without giving any reason or notice, to terminate or cancel the Draw, vary, delete or add to any of these terms and conditions from time to time including without limitation, any terms or conditions concerning the eligibility of any person, methods of identification of winners and the date of the Draw.
10. AIA shall not be liable for any person’s losses, damages, claims or expenses arising from or in connection with the Draw, including any act or omission relating to any person’s participation howsoever caused, defects in prizes, any error in computing any draw chances, any breakdown or malfunction in any computer system or equipment and any notice which is misdirected or lost in the post.
11. AIA makes no representation or warranty on the merchantability or suitability of use of the prize, and is not responsible for any injury, loss or damages suffered as a result of the redemption or use of the prize. AIA and/or the issuing merchant is not obliged to issue a new prize if the lucky draw prize is misplaced, damaged or defaced for any reason not due to the default of AIA and/or its issuing merchant.
12. These Terms and Conditions are governed by the laws of the Republic of Singapore and all participants agree to irrevocably submit themselves to the non-exclusive jurisdiction of the Singapore courts.