

Ready Cash Terms & Conditions

Terms & Conditions of "Get up to \$1250 Cashback and Stand a chance to (1 Year of Bills Waived)"¹ on AXS App with AXS Ready Cash" ("Promotion").

The Promotion is organised by AXS Pte Ltd ("AXS") and supported by Standard Chartered Bank ("SCB").

ELIGIBILITY:

1. This Promotion is open to individuals who
 - are eighteen (18) years old and above;
 - are Singapore Citizens, Singapore Permanent Residents, or foreigners residing in Singapore; and
 - successfully apply for and receive approval for a personal loan through the AXS m-Station app (as defined in clause 5) during the Promotion Period ("Eligible Customers");
2. There is a minimum loan amount of \$9,999 required for participation in this Promotion.
3. The following individuals are **not eligible** for this Cashback Promotion:
 - Individuals who do not meet Standard Chartered Bank's ("SCB") Personal Loan approval criteria as set out in SCB's Personal Loan [Terms and Conditions](#);
 - Employees, contractors, representatives, agents, and service providers engaged by or working for Standard Chartered Bank (Singapore) Limited ("SCB") are not eligible to participate in this Promotion.
4. AXS may from time to time in its absolute discretion decide on the eligibility for participation in the Promotion.
5. This Promotion is only valid for loan applications submitted via the AXS m-Station app. Applications made through other channels, including but not limited to the SCB website, SCB mobile app, SCB branches, relationship managers, roadshows, or any other third-party platforms, will not be eligible for this Promotion.

PROMOTION PERIOD:

6. The Promotion is valid from 3 June 2026, 10:00am to 31 July 2026, 11:59:59pm, or until the cashback allocation is fully redeemed, whichever is earlier ("Promotion Period").

PROMOTION MECHANICS:

7. Cashback will be calculated based on the approved loan amount. Applications with partial or unsuccessful disbursements will not qualify for this Promotion. [will disbursement be split into different months?] how do u check if its disburse in full
8. To qualify for the cashback and lucky draw, the loan application must be successfully submitted within the Promotion Period. Loan approvals may be completed up to thirty (30) calendar days after the end of the Promotion Period. Eligible Customers whose loans are approved within this timeframe will be entitled to receive cashback based on their approved loan amount.

Loan Amount	Cashback Amount	Lucky Draw Chances Allocation
\$50,000+	\$1,250.00	8 Lucky Draw Chances
\$30,000 - \$49,999	\$750.00	4 Lucky Draw Chances
\$20,000 - \$29,999	\$500.00	3 Lucky Draw Chances
\$15,000 - \$19,999	\$450.00	2 Lucky Draw Chances
\$10,000 - \$14,999	\$300.00	1 Lucky Draw Chances

CASHBACK FULFILMENT:

The "1 Year of Bills Waive"¹ Prize refers to S\$5,000 worth of AXS Coins awarded to each winner. The Prize value was calculated and validated based on monthly bill payment patterns across AXS platforms between May 2025 and April 2026. The calculation excludes one-off bill payments, Credit Card bill payments, and IRAS or property tax-related payments.

Based on the analysis, the 50th percentile (median) of annual bill payments made by such users was determined to be S\$4,575.34 and rounded up to S\$5,000 for the purpose of determining the Prize value.

9. Cashback will only be credited via PayNow linked to the applicant's NRIC. Eligible Customers are responsible for ensuring that their PayNow-NRIC-linked bank account details are accurate at the time of loan application. Cashback that is credited to an incorrect account due to inaccurate details provided will not be reissued.
10. The cashback will be credited to the applicant's PayNow-NRIC-linked bank account within T+90 calendar days, where T refers to the loan approval date. If the scheduled crediting date falls on a weekend or public holiday, it will be processed on the next working day.

LUCKY DRAW:

11. All draws will be conducted live on 13 January 2027: AXS Office, 20 Kallang Avenue, Pico Creative Centre Lobby B #10-01, Singapore 339411.
12. Winners and reserve winners will be selected at random via a computerized or electronic system.
13. Winners will be notified via email, phone call, SMS, or WhatsApp via Customer Experience Officer from AXS.
14. All winners will be contacted through phone. AXS will attempt to make three (3) phone calls to each winner, from phone number (+65) 6560 2727. Winners may be required to undergo identity verification through secure verification methods. Where necessary for prize fulfilment, winners may be required to provide supporting identification details. In the event that AXS is unable to contact a winner after three (3) phone calls, AXS will choose an eventual winner from the reserve winner list.
15. Winners must provide the following information to the AXS Customer Service team for verification and prize fulfilment purposes:
 - (a) registered AXS Social Login account email address; and
 - (b) Device ID associated with the winner's AXS account.

AXS reserves the right to request additional information or supporting documents for verification purposes where necessary.

16. If a winner cannot be contacted within a reasonable timeframe, AXS reserves the right to select a replacement from the reserve winners for the same qualifying period.
17. Eligible Customers with special needs (including hearing or speech disabilities) may notify AXS via the "Contact Us" page of their preferred communication method. If selected as winners, AXS will contact them via their stated preferred method.
18. All decisions made by AXS and/or SCB regarding the selection of winners and reserve winners shall be final and conclusive.

LUCKY DRAW PRIZES

19. A total of eight (8) winners will each receive S\$5,000 worth of AXS Coins, redeemable for eligible AXS vouchers that may be used to offset bill payments via participating AXS platforms, subject to applicable terms and conditions.
20. AXS Coins are awarded based on the following conversion rate: S\$1 equivalent = 200 AXS Coins. Accordingly, each winner will receive a total of 1,000,000 AXS Coins, equivalent to S\$5,000 in redemption

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value.

21. For the avoidance of doubt, the Prize does not constitute reimbursement, offset, or payment of a winner's actual bills incurred.

The Prize will be credited in the form of AXS Coins and is subject to the applicable AXS Coins Terms & Conditions, including any applicable redemption limitations and validity period.

The Prize is non-transferable, non-exchangeable, and not redeemable for cash.

22. AXS Coins may be used to redeem eligible vouchers made available within the AXS app, subject to prevailing redemption mechanics and availability.

Redeemed vouchers may only be used to offset eligible bill payments made through participating AXS platforms and services, subject to applicable terms and conditions.”

23. Use of AXS Coins, voucher redemption, and bill payment offset features shall be subject to the prevailing AXS Coins Terms & Conditions available at Appendix 4: <https://axs.com.sg/personal/legal/>

By participating in this campaign and/or accepting the Prize, winners agree to be bound by such terms and conditions.

24. Actual prizes may differ from the images used for the Campaign or in any communications or publications relating thereto. Participant shall not have any rights to make any claims or demands against AXS or/and SCB in connection with such variances.

25. AXS or/and SCB accepts no responsibility for any loss, damage, liability, injury or disappointment suffered by the winner or his or her passenger entering the Competition or as a result of accepting the prize.

26. By accepting the Prize, the Participant agrees to hold harmless, defend and indemnify AXS or/and SCB from and against any and all claims, demands, liability, damages or causes of action or losses, with respect to or arising out of or related to the prize.

27. AXS or/and SCB reserves the right to forfeit any prize for any Participant who do not provide the required information upon the request of AXS or/and SCB.

28. Winners will have their AXS Coins credited to their account after providing their AXS account information to the AXS Customer Service team. Failure to provide the required information within the stipulated period may result in forfeiture of the Prize at AXS's absolute discretion.

29. AXS reserves the right to disqualify an otherwise Eligible Customer from winning a Prize and/or substitute another Eligible Customer as the winner in the event that AXS in its absolute discretion believes that the particular Eligible Customer may have contravened, will contravene or has contravened any of these Terms and/or may bring AXS into disrepute. In the event the Prize has already been awarded to such a Customer, the Draw Prize must be returned to AXS at the Eligible Customer's cost and expense.

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GENERAL TERMS AND CONDITIONS:

30. AXS reserves the right to partially or completely cancel, terminate or suspend the Promotion for any reason at any time, including upon full redemption of the cashback allocation and lucky draw, without prior notice or any
31. AXS's decision on all matters relating to or in connection with the Promotion is final and binding.
No correspondence will be entertained. AXS reserves its absolute right to determine an outcome and act as it deems fit in any dispute and/or issues relating thereto.
32. AXS reserves the right, at its sole discretion, to disqualify any applicant or to deduct, withdraw, or cancel any Cashback awarded to you without liability.
Applicant will not be entitled to any payment or compensation whatsoever in respect of such deduction, withdrawal or cancellation.
33. AXS reserves the right to replace the Cashback with another item or reward of similar value at any time without prior notice or liability.
34. The crediting of Cashback via PayNow shall be at AXS's discretion. AXS shall not be liable for any loss, damage or expenses arising in connection with the Promotion, including without limitation technical hardware or software breakdowns, malfunctions or defects in any computer/electronic system or equipment, failed, delayed or incorrect transactions, lost or unavailable network connections, or any notice that is misdirected or lost in post, which may affect any Eligible Customer's participation in the Promotion.
35. AXS reserves the right at any time to amend or delete these Terms and/or any of the instructions or explanations at its sole discretion without prior notice. Any such changes shall be binding and will take effect immediately upon amendment.
Participation in this Promotion shall constitute acceptance of these Terms and any amendments thereof.
36. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the Promotion, these terms and conditions shall prevail.
37. These terms and conditions are governed by Singapore law and the Eligible Customers agree to submit to the exclusive jurisdiction of the Singapore Courts.
38. A person who is not a party to these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act (2001) 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 the Promotion.
39. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with this Promotion, in particular that relating to the prizes, are the property of their respective owners. This Promotion, AXS, and its affiliates and contractors, are not affiliated with, endorsed or sponsored by, those owners and the owners' relevant affiliates where those owners or the owners' affiliates are not part of AXS.

PERSONAL DATA PROTECTION ACT:

40. The Eligible Customers consent under the Personal Data Protection Act (2012) ("Act") to the collection, use, and disclosure of their personal data by/to the organizers, promoters, or conductors of the Promotion and such other third parties for the purpose of the Promotion.

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41. The Eligible Customers confirm that they have read and agree to be bound by the terms of the AXS Privacy Policy, as may be amended, supplemented, and/or substituted by AXS from time to time, copies of which can be found at <https://www.axs.com.sg/privacy=policy>.

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