

Terms and Conditions

Life Promotion

1. This Life Promotion ("Promotion"), organised by Tiq by Etiqa Insurance Pte. Ltd. ("Etiqa"), is valid from **1 April 2025 to 30 June 2025** both dates inclusive ("Promotion Period").
2. This Promotion is open to all Singapore citizen(s), Singapore Permanent Resident(s) and Foreigner(s) with valid Work Pass, Student Pass, Dependant's Pass or Long-Term Visit Pass.
3. This Promotion is only applicable for the online application or purchase of the eligible products set out in the respective table below ("Eligible Products") via www.tiq.com.sg or via the **Tiq by Etiqa mobile app** during the Promotion Period.
4. **Cashback**
Customers will be entitled to qualify for the following cashback ("Cashback"), provided the required criteria set out below are fulfilled:

Eligible Product (s)	Cashback
<ul style="list-style-type: none"> 3 Plus Critical Illness Cancer Insurance ePROTECT <i>term life</i> DIRECT – Etiqa <i>term life II</i> DIRECT – Etiqa <i>whole life</i> 	<u>(i) S\$20 Cashback</u> <ul style="list-style-type: none"> Make a new purchase of any of the Eligible Product(s) and meet the minimum spend up till S\$499 Only applicable to annual premium payment mode
	<u>(ii) S\$50 Cashback</u> <ul style="list-style-type: none"> Make a new purchase of the Product with annual premium equivalent of S\$500 – S\$1,000 Only applicable to annual premium payment mode
	<u>(ii) S\$100 Cashback</u> <ul style="list-style-type: none"> Make a new purchase of the Product with annual premium equivalent of S\$1,001 – S\$1,999 Only applicable to annual premium payment mode

Eligible Product (s)	Cashback
Tiq CashSaver	<u>Apple Watch SE 44mm, GPS (worth S\$432.95)</u> <ul style="list-style-type: none"> Purchase the Eligible Product and meet annual premium of S\$5,000 and above Only applicable to annual premium payment mode, which such mode has to be selected

Eligible Product	Minimum Single Premium Invested	Cashback
Tiq Invest	S\$1,000	S\$10
	S\$5,000	S\$50
	S\$10,000	S\$100
	S\$20,000 and above	S\$200

Maximum Product Cashback for Tiq Invest is capped at S\$200.

5. No promotion code is required for the Cashback. Customers will automatically be registered to receive the rewards when they meet the eligible criteria above.
6. The Cashback is not transferable, exchangeable for cash, goods and services or extendable in validity.
7. The Cashback will be rewarded per policy purchased except for Tiq Invest where the Cashback is capped at S\$200 per customer regardless of number of eligible policies purchased.
8. Eligible customers will receive the Cashback in the form of encashable TiqConnect eWallet credits withdrawable via PayNow (NRIC).
9. Eligible customers must have a TiqConnect account on Etiqua's customer portal to receive the Cashback in their eWallet.
10. The Cashback will be credited to the eligible customers' TiqConnect eWallet within 90 days from policy start date provided that the policy of the Product(s) purchased has not been cancelled or free-look rights have been exercised.
11. This Promotion is not valid for customers who have cancelled or free-look existing policy / policies with Etiqua within the last 14 days.
12. This Promotion is not valid in conjunction with any on-going existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.
13. Should the customers cancel their policy of the Product(s) purchased after the Cashback has been issued, Etiqua is entitled to deduct an equivalent amount of the Cashback value from the refund amount of the policy, provided no claims have been made under the policy.
14. Customers who have an existing renewal insurance policy which is due for renewal, and chooses not to renew/cancel/lapsed the policy in order to sign-up for a new policy during Campaign and Campaign Period, will not be qualified for the Discount and/or Cashback.
15. Existing terms and conditions for the Eligible Products apply.

16. The policies are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). 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 us or visit the Life Insurance Association (LIA) or SDIC websites (www.lia.org.sg or www.sdic.org.sg).
17. Etiqa reserves the right to amend these terms and conditions at any time at our sole discretion, including changing the terms or terminating the Promotion at any point in time before the stated Promotion Period without prior notice, by posting such amendment(s) to <https://www.tiq.com.sg>.
18. In the event of any inconsistency between these terms and conditions and any advertising, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, these terms and conditions shall prevail.
19. By participating in the Promotion, the Customer agrees to release and hold Etiqa harmless from any and all liability whatsoever for any injuries, losses or damages of any kind to any person or property arising from or in connection with, either directly or indirectly the participation in the Promotion.
20. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
21. If Etiqa subsequently determines that a person is in fact not eligible to participate in this Promotion, for any reason whatsoever, Etiqa may at its discretion, disqualify that person and claw back/cancel the Cashback without prior notice.
22. Etiqa may at its sole discretion at any time change the terms of the Promotion, or substitute or replace the Promotion with any other prize of equal or higher value, without prior notice.
23. The terms and conditions of the Promotion shall be governed by and interpreted in accordance with Singapore law. The courts of Singapore shall have exclusive jurisdiction over any disputes arising from the terms and conditions, including the validity and enforceability thereof.
24. By participating in the Promotion, the Customer consent to Etiqa and its related, its agents, authorized service providers and marketing partners collecting, using or disclosing and/or processing their personal data, for the purpose to evaluate their proposal form and to provide the product and services which they are applying for and such other purposes as stated in Etiqa's Data Protection and Privacy Statement on Etiqa's website, which the Customer confirmed that they have read and understood.

The Customer confirm and agree that their consents herein supplement but do not supersede or replace any other consents which they may have previously provided to Etiqa, and are additional to any rights which Etiqa may have at law to collect, use or disclose their personal data, with or without their consent, to the extent permitted under applicable law.

In addition, where personal data of any person is disclosed by the Customer, the Customer

further confirm and represent that they have obtained the consent of the individual concerned for the purposes, unless such consent is not required under applicable laws.

25. A person who is not a party to these Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001, to enforce any of these Terms and Conditions.

Important notes:

These policies are underwritten by Etiqa Insurance Pte. Ltd. This content is for reference only and is not a contract of insurance. Full details of the policy terms and conditions can be found in the policy contract. The information contained on this product advertisement is intended to be valid in Singapore only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Singapore.

Tiq Invest is an Investment-linked Plan (ILP) which invests in ILP sub-fund(s). Investments in this plan are subject to investment risks including the possible loss of the principal amount invested. The performance and returns of the ILP sub-fund(s) is not guaranteed and the value of the units in the ILP sub-fund(s) and the income accruing to the units, if any, may fall or rise. Past performance is not necessarily indicative of the future performance of the ILP sub-fund(s). A product summary and product highlights sheet(s) relating to the ILP sub-fund(s) are available and may be obtained from the Etiqa website. A potential investor should read the product summary and product highlights sheet(s) before deciding whether to subscribe for units in the ILP sub-fund(s).

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. As term life insurance has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely.

You should seek advice from a financial adviser before deciding to purchase the policy. If you choose not to seek advice, you should consider if the policy is suitable for you.

These policies are protected under the Policy Owners' 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 us or visit the Life Insurance Association (LIA) or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Information is correct as of 1 April 2025.