Terms and Conditions

#TipsForLife – Social Giveaway

1. The #TipsForLife – Social Giveaway (the "Giveaway") is organized by Etiqa Insurance Pte. Ltd. (the "Organiser"), starts from 6 February 2026 to 31 December 2026.

2. By participating in the Giveaway, you confirm that you have read, understood and agree to be bound by these T&Cs, including any amendments thereto (the "T&Cs").

3. The Giveaway consists of:
   a) 11 Monthly Draws ("Monthly Draw") to pick three (3) winners from each month's #TipsForLifeTrivia Posts.

4. The Giveaway is open to all members of the public and to be eligible to participate in the Giveaway. For the Monthly Draw, each participant (the "Participant") must:
   a) "Follow" the Tiqsq Instagram page (https://www.instagram.com/tiqsg)
   b) Like the #TipsForLife trivia posts
   c) Comment with the best answer to the monthly #TipsForLife Instagram trivia posts ("Monthly Instagram Post") by the third Friday of each month ("Registration Period")

5. Each Participant must:
   a) be a legal resident of Singapore
   b) have reached the age of 18 at the time of the participation
   c) submit an entry, outlined in T&C 4 above (the "Entry" or "Entries") that does:
      (i) not contain any material which the Organiser, in its sole and absolute discretion, deems inappropriate, indecent, obscene, objectionable, hateful, tortious, defamatory, slanderous or libelous and must not contain material that the Organiser, in its sole and absolute discretion, deems to promote bigotry, racism, hatred or harm against any group or individual or to promote discrimination (whether based on race, gender, religion, nationality, disability, sexual orientation or age);
      (ii) not contain any material that breaches any applicable laws or regulations including, without limitation, the laws or regulations in the jurisdiction in which an Entry is submitted;
      (iii) not contain your private/personal information or that of any third party (for example, name, address, phone number, email address or any other contact details). The Organiser shall not be responsible for any loss or damages suffered as a result of or in connection with such posting; and
      (iv) be in English.

6. The Organiser shall select, at its absolute discretion, on the Monthly Instagram Post:
   a) Three (3) winners will each receive one (1) S$20 eCapitaVoucher ("Monthly Draw Prize") to be announced on the last Friday of each month beginning February 2026. Winners will only be entitled to one (1) S$20 eCapitaVoucher no matter how many entries they submit throughout the Giveaway.

7. All Entries are subject to review and approval by the Organiser at its absolute discretion. The Organiser has the right to refuse to accept any Entries and/or remove any submitted Entry for any reason. For example, an Entry may be removed if the Organiser decides that the said Entry is in violation of these T&Cs.

8. The Organiser's decision on and method of selecting the winners shall be at its absolute discretion and shall be final, conclusive and binding and the Organiser shall not be liable for payment or compensation to any party resulting from the Organiser's choice of the winners or for any Participant not being eligible

to receive the prizes offered under the Social Giveaway. No appeal, correspondence or claims will be entertained.

9. The winners will be notified by Instagram Messages and they are required to send a direct message to Tiqsg Instagram Page and respond with their full name, contact number, e-mail and mailing address 7 days from the date the Organiser has notified them. Failure to do so will result in the forfeiture of the Monthly Draw Prize.

10. The winner must provide satisfactory proof that he/she is indeed the same person as the individual who submitted the winning Entry. For example, the winner may do so by showing all documentary evidence as proof of name and identification number. If the winner is unable to do so, or the Organiser subsequently finds the winner to be ineligible or not qualified pursuant to these T&Cs, the Organiser reserves the right to select another winner as substitute.

11. All prizes will be sent via email within 6 weeks after the winners have been announced.

12. All prizes are non-negotiable, non-transferrable and cannot be exchanged into cash and other forms of credit. Each prize is subject to its own set of terms and conditions. The prizes are provided "as is" without further representation, warranty or guarantee of any kind, express or implied as to the quality, merchantability or fitness for any purpose, or for the use or consumption thereof.

13. Registrations (in accordance with T&C 4 above) must be submitted during the Registration Period (refer to T&C 4(c) above). Registrations submitted after the stated date and time will not be accepted or entertained.

14. The Participants and the winners shall indemnify the Organiser for any claims, expenses, actions, losses or damages or costs (including legal costs on a full indemnity basis) made against or incurred or sustained by the Organiser in connection with any breach of these Terms and Conditions and/or a submitted Entry.

15. All decisions by the Organiser in this Giveaway shall be final and binding on all Participants.

16. The Organiser may, at any time in its sole and absolute discretion substitute, replace or change the prize stipulated herein, with another prize of similar value (whether in cash or otherwise) without prior notice or giving any reason or assuming any liability or payment of compensation to any person. The Organiser's determination of the substituted prize shall be final, conclusive and binding. No appeal, correspondence or claims will be entertained.

17. The decision of the Organiser on all matters relating to or in connection with the Giveaway, including, but not limited to, the eligibility of any Participant, determination of the winners, and whether to terminate the Giveaway, are at the Organiser's absolute discretion and shall be final, conclusive and binding on all parties. The Organiser shall not be obliged to give any reason or enter into any correspondence with any persons on any matter concerning the Contest and no appeal, correspondence or claims will be entertained.

18. The winners will be required to furnish their personal information for identification purposes, for administering the Giveaway. By furnishing their personal data, the selected Participants agree that such data may be accessed, stored or otherwise processed in any medium or format determined by the Organiser, in accordance with its Personal Data Policy.

19. By participating in the Giveaway, the Participant agrees to release and hold the Organiser harmless from any and all liability whatsoever for any injuries (other than personal injury caused by the Organiser's negligence), 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 Giveaway.

20. 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 Giveaway, these terms and conditions shall prevail.

21. These terms and conditions 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.

22. By participating in the Giveaway, the Participant consents to Etiqa and its related companies, its agents, authorised service providers and marketing partners collecting, using or disclosing and/or processing their personal data, for the purpose to facilitate or carry out all that is necessary for the Giveaway, as stated in these terms and conditions, and such other purposes as stated in the Organiser's Data Protection and Privacy Statement on the Organiser's website, which the Participant confirmed that they have read and understood.

    The Participant confirms and agrees 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 Participant, the Participant further confirms and represents that they have obtained the consent of the individual concerned for the purposes, unless such consent is not required under applicable laws.

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

24. All information is correct as of 6 February 2026.