

Terms and Conditions

2021 December – 2022 January - Christmas Lucky Draw

1. This 2021 December – 2022 January Christmas Lucky Draw (“Lucky Draw”), organised by Tiq by Etiqa Insurance Pte. Ltd. (“Etiqa”), is valid from the respective lucky draw dates indicated in Table A (“Lucky Draw Period”).
2. This Lucky Draw 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. Employees of Etiqa will not be eligible to participate in this Lucky Draw.
4. This Lucky Draw is only applicable for the online application of the following products (“Products”) via www.tiq.com.sg and for customers who have participated in Etiqa Refer and Earn Program (Referral) during the Lucky Draw Period.

Category	Product Name	Discount	Additional Cashback
Investment & Savings	Tiq Easy Save	-	<ul style="list-style-type: none"> Individual Product Cashback + Bonus Cashback
	Tiq Invest	-	<ul style="list-style-type: none"> Refer to section below “Individual Product - Promotions (Investment & Savings)”
	Tiq 3-Year Endowment Plan	-	
Protection & Lifestyle	Private Car Insurance	20% off	<ul style="list-style-type: none"> Get an additional S\$100 Cashback if the total payable premium net off any discounts and GST is less than S\$2,000 Get an additional S\$200 Cashback if the total payable premium net off any discounts and GST is S\$2,000 or above.
	ePROTECT motorcycle	10% off	S\$25 cashback

Protection & Lifestyle	ePROTECT personal mobility	5% off	S\$20 Cashback for Individual plan only. S\$40 Cashback for Family plan only.												
	Tiq Home Insurance	15% off	<p>Applicable across 1-Year, 3-Year and 5-Year plans.</p> <table border="1"> <thead> <tr> <th>Net Premium (after discount and GST)</th> <th>Additional Cashback</th> </tr> </thead> <tbody> <tr> <td>S\$150</td> <td>S\$30</td> </tr> <tr> <td>S\$300</td> <td>S\$60</td> </tr> <tr> <td>S\$500</td> <td>S\$70</td> </tr> <tr> <td>S\$800</td> <td>S\$120</td> </tr> <tr> <td>S\$1,000</td> <td>S\$150</td> </tr> </tbody> </table>	Net Premium (after discount and GST)	Additional Cashback	S\$150	S\$30	S\$300	S\$60	S\$500	S\$70	S\$800	S\$120	S\$1,000	S\$150
	Net Premium (after discount and GST)	Additional Cashback													
	S\$150	S\$30													
	S\$300	S\$60													
	S\$500	S\$70													
	S\$800	S\$120													
	S\$1,000	S\$150													
ePROTECT safety	-	S\$5 cashback													
Tiq Travel Insurance	30% off	-													
ePROTECT maid	20%	<p>Applicable to 26-months plan only</p> <ul style="list-style-type: none"> Plan A – S\$5 Cashback Plan B – S\$10 Cashback Plan C – S\$20 Cashback 													
Cancer Insurance	25% off	Only valid for 1 st year premium.													
3 Plus Critical Illness	30% off	Only valid for 1 st year premium.													

5. Lucky Draw Prizes (“Prizes”)

a) To qualify for the Lucky Draw (“Qualifying Customer”):

- (i) You must apply for the Product online via www.tiq.com.sg during the Lucky Draw Period, which is accepted by Etiqa; and

- (ii) The applicable Product's premium must have been fully paid; and
 - (iii) You must purchase the Product as a private individual; or
 - (iv) You must have participated in the Etiqa Refer and Earn Program (Referral) and complied with all applicable terms and conditions therein: <https://www.tiq.com.sg/promotion/refer-and-earn/>
- b) A Qualifying Customer will get one chance per Product purchased during the applicable Lucky Draw Period to participate in the applicable Lucky Draw Category. Should the Qualifying Customer win a Prize due to the specific Product purchased during one Lucky Draw Period, the Qualifying Customer will not be eligible to participate in subsequent Lucky Draws for the same Product but may remain eligible for other Products purchased during the Lucky Draw Period. For avoidance of doubt, please refer to the illustration in clause 8.
- c) Each winner will be entitled to one Prize only per unique product across Week 1 to Week 4.
- d) **Lucky Draw Period and Category (Table A)**

Lucky Draw Period (Both dates inclusive)	Category	
	Investment & Savings	Protection & Lifestyle
Week 1 6 – 12 Dec 2021	1 x Dyson V12 Detect Slim Total Clean	1 x Dyson Supersonic™ hair dryer (Iron/Fuchsia)
Week 2 13 – 19 Dec 2021	1 x iPhone 13 Pro (Silver), 128GB	1 x Apple iPad Pro (3rd generation) 11-inch (Silver), 128GB, WiFi
Week 3 20 – 26 Dec 2021	1 x Samsung Galaxy S21+ 5G (Phantom Silver), 256GB	1 x Galaxy Tab S7 FE 5G 128GB (Black)
Week 4 27 Dec 2021 – 2 Jan 2022	1 x Samsung Smart TV 43" UHD	1 x Novita Rocking Massager Chair B2

e) **Lucky Draw Period and Category (Table B)**

Lucky Draw Period (Both dates inclusive)	Refer & Earn Referral Programme	
	Top 5 Referrers (most number of successful referrals made)	Prizes
Week 1 to 4 6 Dec 2021 – 2 Jan 2022	1st	1 x Dyson Supersonic™ hair dryer (Iron/Fuchsia)

2nd	1 x Fitbit Sense White/Gold
3rd	1 x Novita Back Massager Brown Mc108
4th	1 x Logitech G903 Lightspeed Wireless Gaming Mouse
5th	1 x Logitech MX Master 3

To qualify for the Refer & Earn Referral Program Lucky Draw customer will need to have a minimum of 2 successful referrals to qualify.

Full Terms & Conditions: <https://www.tiq.com.sg/promotion/refer-and-earn/>

f) Illustration

Lucky Draw Period (Both dates inclusive)	Products purchased by Customer A	Number of Lucky Draw Chances
Week 1 6 – 12 Dec 2021	<ol style="list-style-type: none"> Tiq Easy Save Tiq Home Insurance ePROTECT maid 	3 Chances in total for that week
Week 2 13 – 19 Dec 2021	<ol style="list-style-type: none"> Tiq Easy Save Tiq 3-Year Endowment Plan 	2 Chances in total for that week, but 1 chance remaining for Tiq 3-Year Endowment Plan if customer won in Week 1 due to Tiq Easy Save policy.
Week 3 20 – 26 Dec 2021	<ol style="list-style-type: none"> Tiq Invest Tiq Home Insurance Tiq 3-Year Endowment Plan 	3 chances in total for that week, but 2 chances remaining if customer won in week 2 due to Tiq 3-Year Endowment Plan.
Week 4 27 Dec 2021 – 2 Jan 2022	<ol style="list-style-type: none"> Tiq Easy Save Tiq ePROTECT mobility 	2 chances in total for that week, but 1 chance if customer won in previous weeks due to Tiq Easy Save policy.

6. Conduct of the Lucky Draw and Redemption of Rewards

- a) There will be a total of 13 Prizes for the Lucky Draw.
- b) The Lucky Draw will be conducted on 1 February 2022 at the premises of Etiqa Office at One Raffles Quay, #22-01 North Tower, Singapore 048583.
- c) Winners will be notified by email or post or SMS by 14 February 2022 using the e-mail address provided to Etiqa at the point of purchase of the Product. Etiqa shall not be liable for late, lost, misdirected or unsuccessful efforts to contact and notify the prize winners.
- d) Redemption steps for the Prize will be sent by email within seven working days after the date of the notification email. Information on how to redeem the Prize shall form part of these terms and conditions.
- e) Etiqa may use a third-party vendor for the Prizes redemption for this Lucky Draw. Your relevant personal data will be shared with the third-party vendor and their subcontractors (if any), for this purpose.
- f) Any Prizes which are not won or remain unclaimed after two months of notification shall be forfeited and the Prize shall be passed to the next winner, as determined by Etiqa.
- g) The Prizes are non-refundable, non-transferable nor exchangeable for credit or for any other items.

7. Individual Product – Promotions (Investment & Savings)

No Promotion Code is required for Tiq Invest, Tiq Easy Save and Tiq 3-Year Endowment Plan.

Product Name	Min. Premium	Individual Product Cashback
Tiq Invest	S\$5,000	S\$15
	S\$10,000	S\$30
	S\$20,000	S\$50
	S\$50,000	S\$100
	S\$100,000	S\$200
	S\$150,000	S\$300
Tiq 3-Year Endowment Plan	S\$10,000	N/A

Tiq Easy Save	S\$20,000	S\$70
	S\$30,000	S\$150
	S\$50,000	S\$280
	S\$75,000	S\$450
	S\$100,000	S\$600
	S\$125,000	S\$800
	S\$150,000	S\$1,000
	S\$200,000	S\$1,500

Maximum Product Cashback for Tiq Invest is capped at S\$300.
 Maximum Product Cashback for Tiq Easy Save is capped at S\$1,500.

A further illustration of Tiq Easy Save cashback based on Minimum Premium Payment:

Payment Term	Pay over 2 Years			Pay a Lump Sum Premium	
	Policy Year 1	Policy Year 2	Cashback	Policy Year 1	Cashback
Premium Paid	S\$10,000	S\$10,000	N/A	S\$20,000	S\$70
	S\$15,000	S\$15,000	N/A	S\$30,000	S\$150
	S\$20,000	S\$20,000	S\$70	S\$40,000	S\$150
	S\$25,000	S\$25,000	S\$70	S\$50,000	S\$280
	S\$30,000	S\$30,000	S\$150	S\$60,000	S\$280
	S\$40,000	S\$40,000	S\$150	S\$80,000	S\$450

S\$50,000	S\$50,000	S\$280	S\$100,000	S\$600
S\$60,000	S\$60,000	S\$280	S\$120,000	S\$600
S\$70,000	S\$70,000	S\$280	S\$140,000	S\$800
S\$80,000	S\$80,000	S\$450	S\$160,000	S\$1,000
S\$90,000	S\$90,000	S\$450	S\$180,000	S\$1,000
S\$100,000	S\$100,000	S\$600	S\$200,000	S\$1,500

8. Twin & Trio Bundles – Promotions

Twin Bundles (Maximum Bonus Cashback for Twin Bundle is capped at S\$100).

Choose any TWO of the three products below	Minimum Combined Premium of any two products	Bonus Cashback on top of individual Product Cashback
<ul style="list-style-type: none"> • Tiq Easy Save • Tiq Invest • Tiq 3-Year Endowment Plan 	S\$25,000	S\$50
	S\$50,000	S\$100

Trio Bundles (For new policy purchased during the Lucky Draw period only).

Get all three products	Minimum Combined Premium of the three products	Bonus Cashback on top of individual Product Cashback
<ul style="list-style-type: none"> • Tiq Easy Save • Tiq Invest • Tiq 3-Year Endowment Plan 	S\$60,000	S\$120
	S\$75,000	S\$150
	S\$100,000	S\$200

An illustration of how it works:

Twin Bundle (Any 2 out of 3 products are chosen)	Tiq Easy Save	Tiq Invest	Tiq 3-Year Endowment Plan
Premium Paid	S\$200,000	S\$150,000	S\$10,000
Individual Product Cashback*	S\$1,500	S\$300	-
Bonus Cashback	S\$200		
Total Cashback	S\$2,000		

*For new policy purchased during the Lucky Draw period only.

9. Tiq Easy Save – Eligibility and Individual Product Cashback

- a) You can purchase this plan for yourself if you fulfill the following criteria:
 - (i) a Singapore citizen or permanent resident with a valid NRIC; or
 - (ii) a foreigner holding a valid Work Permit, Employment pass or Social pass.
 - (iii) You are between 17 to 75 years of age (age next birthday).
- b) The Minimum Premium payment needs to be paid within the Lucky Draw Period and is based on the premium paid in Policy Year 1 or Lump Sum Payment.
- c) The applicable Individual Product Cashback will be credited to the eligible customers' TiqConnect eWallet within 4 weeks from 2 January 2022, provided that all applicable terms of this Lucky Draw has been complied with.
- d) The applicable Individual Product Cashback is awarded only for new policy purchased during the Lucky Draw Period only.

10. Tiq Invest – Eligibility and Individual Product Cashback

- a) You can purchase this policy for yourself if you are
 - (i) a Singapore citizen or permanent resident with a valid NRIC; or
 - (ii) a foreigner holding a valid Work Pass/Permit or Long-Term Visit Pass; and
 - (iii) You are between age 17 to 60 (age next birthday); and
 - (iv) You met the Customer Knowledge Assessment (CKA) criteria

- b) The applicable Individual Product Cashback will be credited to the eligible customers' TiqConnect eWallet after 90 days from the policy purchase date, provided that all applicable terms of this Lucky Draw has been complied with.
- c) The applicable Individual Product Cashback is awarded for new policy purchased during the Lucky Draw Period only.

11. **Tiq 3-Year Endowment Plan – Eligibility**

- a) You can purchase this plan for yourself if you fulfill the following criteria:
 - (i) a Singapore citizen or permanent resident with a valid NRIC; or
 - (ii) a foreigner holding a valid Work Permit, Employment pass or Social pass.
 - (iii) You are between 17 to 70 years of age (age next birthday).

12. **Twin & Trio Bundles – Eligibility and Bonus Cashback**

- a) **Twin Bundles:** This Bonus Cashback is valid for new and existing customers with a Tiq Easy Save policy(s) or Tiq 3-Year Endowment Plan(s) or Tiq Invest policy(s) from 1 June 2021 and have not free-look, made a full withdrawal or a partial withdrawal.
- b) **Trio Bundles:** This Bonus Cashback is valid for new and existing customers with a Tiq Easy Save policy(s) or Tiq 3-Year Endowment Plan(s) or Tiq Invest policy(s) from 1 June 2021 and have not free-look, make a full withdrawal or a partial withdrawal.
- c) An additional bonus cashback (“Bonus Cashback”) is given when customer purchases two or more products and have hit the minimum premium as stated in Clause 8.
- d) The Bonus Cashback is open to customers with existing Tiq Easy Save policy or Tiq 3-Year Endowment Plan or Tiq Invest policy purchased since 1 June 2021. In the event that customer has two or more existing products with Etiqa, we will consider the policy with the highest premium to award the Bonus Cashback.
- e) The Bonus Cashback will be credited to the eligible customers' TiqConnect eWallet after 90 days from 2 January 2022, provided that all applicable terms of this Lucky Draw has been complied with.

13. **This Lucky Draw is not valid for customers who have performed either one (1) of the following actions for Tiq Invest, Tiq Easy Save and Tiq 3-Year Endowment Plan:**

- a) Free-look Tiq Invest, Tiq Easy Save and Tiq 3-Year Endowment Plan with Etiqa within the last 14 days from policy purchase date
- b) Make a full surrender (full withdrawal) of the Tiq Invest, Tiq Easy Save and Tiq 3-Year Endowment Plan with Etiqa within the last 90 days from policy purchase date
- c) Make a partial withdrawal of Tiq Invest, Tiq Easy Save and Tiq 3-Year Endowment Plan with Etiqa within the last 90 days from policy purchase date.

14. Individual Product Cashback / Bonus Cashback / Discount / Additional Cashback – General

- a) For Product: Cancer Insurance, the Discount is only applicable with payment made using the annual/yearly payment frequency mode.
 - b) For Tiq Invest, Tiq Easy Save and Tiq 3-Year Endowment Plan, customer do not need to enter any promotion code in the promotion code field to enjoy the Individual Product Cashback / Bonus Cashback.
 - c) For Protection & Lifestyle products, customers will need to enter the promotion code “**TIQXMAS**” in the promotion code field upon application to enjoy the Discount / Additional Cashback.
 - d) Eligible customers will receive the Individual Product Cashback / Bonus Cashback / Additional Cashback (if applicable) in the form of Encashable TiqConnect eWallet credits withdrawable via PayNow or Direct Credit to his/her bank account.
 - e) Eligible customers must have a TiqConnect account on Etiqa’s customer portal to receive the Individual Product Cashback / Bonus Cashback / Additional Cashback (if applicable) in their eWallet.
 - f) The Individual Product Cashback / Bonus Cashback / Additional Cashback will be credited to the eligible customers’ TiqConnect eWallet within 4 weeks from 10 January 2022, provided that the policy has not been cancelled.
 - g) Should the customers cancel their policy after the Individual Product Cashback / Bonus Cashback / Additional Cashback has been issued, Etiqa is entitled to deduct an equivalent amount of the total cashback value from the refund amount of the policy, provided no claims have been made under the policy.
 - h) The Individual Product Cashback / Bonus Cashback / Additional Cashback is not transferable nor exchangeable for any item in part or whole and is not replaceable.
15. This Lucky Draw is not valid in conjunction with any on-going existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.
16. Existing terms and conditions for the Products apply.
17. 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 General Insurance Association (GIA) or Life Insurance Association (LIA) or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).
18. Etiqa reserves the right to amend these terms and conditions at any time at our sole discretion, including changing the terms or terminating the Lucky Draw at any point in time before the stated Lucky Draw Period without prior notice, by posting such amendment(s) to <https://tiq.com.sg>.

19. By participating in the Lucky Draw, you consent to Etiqa's disclosure and/or use of your name, photograph and personal particulars given to Etiqa, for the purposes of the Lucky Draw, and any publicity and promotional materials and activities related thereto.
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 Lucky Draw, these terms and conditions shall prevail.
21. By participating in the Lucky Draw, 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 Lucky Draw.
22. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Lucky Draw.
23. If Etiqa subsequently determines that a person is in fact not eligible to participate in this Lucky Draw, for any reason whatsoever, Etiqa may at its discretion, disqualify that person and claw back/cancel the Prize won without prior notice.
24. The use of the Prize is subject to such other terms and conditions as may be imposed by the merchant or retailer supplying the Prize. The prize winner should check with the respective merchant/retailer for details. Etiqa makes no representation or warranty whatsoever as to the quality, merchantability or fitness for any purpose, or for the use or consumption thereof or any other implied terms or conditions with respect to any Prizes.
25. Etiqa shall not be liable for and assumes no liability or responsibility for any of the following: (a) non-performance or defects in the Prize and/or (c) any loss, damage, expense, liability and/or injury whatsoever or howsoever caused arising from the use, consumption and/or enjoyment of the Prize. Any such dispute relating to the Prizes should be resolved directly with the merchant/retailer and Etiqa shall have no liability with regard to such dispute.
26. Etiqa may at its sole discretion at any time change the terms of the promotion and lucky draw, or substitute or replace the Prizes with any other prize of equal or higher value, without prior notice
27. Etiqa's decision on all matters relating to or in connection with the Lucky Draw, including awarding of the Prizes to participants, shall be final and binding on all Customers and all parties concerned. Etiqa is not obliged to give any reason or enter into any correspondence with any person concerning the Lucky Draw.
28. The terms and conditions of the Lucky Draw 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.
29. A person who is not a party to these Lucky Draw Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act, Cap. 53B, to enforce any of these Terms and Conditions.
30. This advertisement has not been reviewed by the Monetary Authority of Singapore.
31. All information is correct as of 1 December 2021.