

Terms and Conditions

Tiq 3-Year Endowment Plan Cashback Promotion

1. This Tiq 3-Year Endowment Plan Cashback Promotion (“Promotion”), organised by Tiq by Etiqa Insurance Pte. Ltd. (“Etiqa”), is valid from 12 January 2022 to 31 January 2022, 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, Dependent’s Pass or Long-Term Visit Pass.
3. This Promotion is only applicable for the online application of the Tiq 3-Year Endowment Plan via www.tiq.com.sg.

Product Name	Min. Single Premium	Cashback
Tiq 3-Year Endowment Plan	S\$20,000	S\$20
	S\$30,000	S\$35
	S\$50,000	S\$65
	S\$75,000	S\$100
	S\$100,000	S\$140
	S\$200,000	S\$300

Maximum Cashback for Tiq 3-Year Endowment Plan is capped at S\$300.

4. To qualify for the Promotion, customers will need to enter the promo code ‘LASTCHANCE’ in the ‘Promo Code’ field upon application. The promo code is only valid for the Promotion Period. Etiqa reserves the right to disqualify any entry that does not have the promo code or the correct promo code entered.
5. Cashback is awarded based on the Minimum Single Premium paid per policy, and is not stackable across multiple policies.
6. Eligible customers will receive the Cashback in the form of Encashable TiqConnect eWallet credits withdrawable via PayNow or Direct Credit to his/her bank account.
7. Eligible customers must have a TiqConnect account on Etiqa’s customer portal to receive the Cashback in their eWallet.
8. Cashback will be credited to the eligible customers’ TiqConnect eWallet within 4 weeks from 31 January 2022, provided that the policy has not been cancelled.
9. Should the customer cancel their policy after the 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.

10. The Cashback is not transferable nor exchangeable for any item in part or whole and is not replaceable.
11. This Promotion is not valid in conjunction with any on-going existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.
12. Existing terms and conditions for Tiq 3-Year Endowment Plan apply.
13. This Promotion is not valid for customers who have cancelled or free-look existing policy/policies with Etiqa within the last 14 days.
14. 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).
15. 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://tiq.com.sg>.
16. 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.
17. 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.
18. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
19. If Etiqa subsequently determines that a person is in fact not eligible, for any reason whatsoever, Etiqa may at its discretion, disqualify that person and clawback/cancel the Cashback without prior notice and liability to any person.
20. Etiqa's decision on all matters relating to the Promotion is final and binding on all customers.
21. This advertisement has not been reviewed by the Monetary Authority of Singapore.
22. All information is correct as of 12 January 2022.