

## Terms and Conditions

### May 2022 Lucky Draw Campaign

1. This May 2022 Lucky Draw Campaign (“Campaign”), organised by Tiq by Etiqa Insurance Pte. Ltd. (“Etiqa”), is valid from 2 May 2022 to 31 May 2022 (both dates inclusive) (“Campaign Period”).
2. This Campaign 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 Campaign is only applicable for the online application of the following products (“Products”) via [www.tiq.com.sg](http://www.tiq.com.sg) during the Campaign Period.

Product Name	Discount	Cashback		Lucky Draw Chance(s)
Tiq Invest	-	<b>Minimum Single Premium Invested</b>	<b>Cashback</b>	8x
		S\$1,000	S\$30	
		S\$5,000	S\$50	
		S\$10,000	S\$100	
		S\$20,000	S\$200	
		S\$50,000	S\$500	
<b>Cancer Insurance</b>	25% off	5% cashback		5x
<b>3 Plus Critical Illness</b>	30% off	<b>Minimum Sum Insured</b>	<b>Cashback</b>	5x
		S\$50,000	S\$10	
		S\$100,000	S\$30	
		S\$200,000	S\$100	
<b>Private Car Insurance</b>	20% off	<b>Total Payable Premium (after GST and after discount)</b>	<b>Cashback</b>	1x
		Less than S\$2,000	S\$100	
		S\$2,000 and above	S\$200	
<b>ePROTECT motorcycle</b>	10% off	S\$25 cashback		1x

<b>ePROTECT <i>maid</i></b>	20% off	<b>Applicable to 26-months plan only</b>		1x
		<b>Plan Type</b>	<b>Cashback</b>	
		Plan A	S\$5	
		Plan B	S\$10	
<b>ePROTECT <i>personal mobility</i></b>	10% off	-		1x
<b>Personal Cyber Insurance</b>	10% off	-		1x
<b>Tiq Travel Insurance (Single-Trip)</b>	40% off	-		1x

Product Name	Discount or Cashback			Lucky Draw Chance(s)	
<b>ePROTECT <i>term life</i></b>	<b>Premium Term Plan</b>	<b>Eligibility</b>	<b>Promotion</b>	5x	
	5-year renewable term plan	Sum Assured from S\$401,000 – S\$2,000,000	Premium discount of 14% perpetually		
	20 year fixed term	Sum Assured from S\$401,000 – S\$999,000	Premium discount of 18% perpetually		
		Sum assured from S\$1,000,000 above	S\$125 cashback subject to a minimum annual premium of S\$500		
			S\$225 cashback subject to a minimum annual premium of S\$800		
	Up to age 65	Sum assured from S\$401,000 and above	S\$300 cashback subject to a minimum annual premium of S\$1,000		
			S\$125 cashback subject to a minimum annual premium of S\$500		
			S\$225 cashback subject to a minimum annual premium of S\$800		
					S\$300 cashback subject to a minimum annual premium of S\$1,000
	The cashback promotion under ePROTECT <i>term life</i> will cease on 24 May 2022.				

#### 4. 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](http://www.tiq.com.sg) during the Campaign Period, which is accepted by Etiqa; and
  - (ii) The applicable Product’s premium must have been fully paid (Atome payment is not applicable); and
  - (iii) You must purchase the Product as a private individual; and
  - (iv) You are not an employee of Etiqa.
- b) Each Qualifying Customer will get chance(s) per Product purchased during the Campaign Period based on the table above to participate in the Lucky Draw, provided the sign-ups are under the same policyholder. Lucky Draw Chance(s) is stackable. For avoidance of doubt, please refer to the illustration under clause 4e).
- c) Each winner will only be entitled to one (1) Prize.
- d) **Lucky Draw Prizes**

Prize	Lucky Draw Prizes
Top Prize	1 x Apple iPhone Pro 13 – 64GB worth S\$1,649
Second Prize	1 x Dyson Supersonic™ hair dryer worth S\$699
Third Prize	1 x Apple AirPods worth S\$269
Fourth – Tenth Prizes	1 x S\$100 CapitaVouchers per Winner

#### e) Illustration

Illustration	Products purchased under the same policyholder	Number of Lucky Draw Chances
<b>Customer A</b>	1. Tiq Invest 2. Private Car Insurance 3. Cancer Insurance	8x 1x 5x = 14x
<b>Customer B</b>	1. ePROTECT <i>maid</i> 2. 3 Plus Critical Illness	1x 5x = 6x

5. **Conduct of the Lucky Draw and Redemption of the Prize**
  - a) There will be a total of 10 Prizes for the Lucky Draw.
  - b) The Lucky Draw will be conducted on 22 June 2022 at the premises of Etiqa Office at One Raffles Quay, #22-01 North Tower, Singapore 048583.
  - c) Winners will be notified by email by 29 June 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 (7) 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 (2) 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 cash or credit or for any other items.
6. For **Cancer Insurance** and **3 Plus Critical Illness**, customers will need to ensure that they meet the Coverage Amount / Sum Insured (when applicable) and made payment using the annual/yearly payment frequency mode to enjoy the Cashback.
7. For **Tiq Invest**, customer do not need to enter any promotion code in the promotion code field to enjoy the Cashback.
8. For **Private Car Insurance, ePROTECT motorcycle, ePROTECT maid, Tiq Travel, Personal Cyber Insurance, Cancer Insurance, 3 Plus Critical Illness** and **ePROTECT term life**, customers will need to enter the promotion code "**TIQYAY**" in the promotion code field upon application to enjoy the Discount or Cashback.
9. Eligible customers will receive the Cashback (if applicable) in the form of Encashable TiqConnect eWallet credits withdrawable via PayNow or Direct Credit to his/her bank account.
10. Eligible customers must have a TiqConnect account on Etiqa's customer portal to receive the Cashback (if applicable) in their eWallet.
11. **For Tiq Invest**, the Cashback will be credited to the eligible customers, provided actions mentioned under Clause 16 are not performed.

12. **For Private Car Insurance, ePROTECT *motorcycle* and ePROTECT *maid***, the Cashback will be credited to the eligible customers' TiqConnect eWallet within 4 weeks from 31 May 2022, provided actions are not performed under Clause 17.
13. **For Cancer Insurance, ePROTECT *term life* and 3 Plus Critical Illness**, the Cashback will be credited to the eligible customers' TiqConnect eWallet within 4 weeks from 31 May 2022, provided action mentioned under Clause 18 is not performed.
14. Should the customers 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.
15. The Cashback is not transferable nor exchangeable for any item in part or whole and is not replaceable.
16. **Cashback will not be eligible for customers who have performed either one (1) of the following actions for Tiq Invest. Lucky Draw chance(s) will also be forfeited.**
  - a) Free-look Tiq Invest with Etiqa within the last 14 days from policy purchase date.
  - b) Make a full surrender (full withdrawal) of the Tiq Invest, with Etiqa within the last 90 days from policy purchase date.
  - c) Make a partial withdrawal of Tiq Invest with Etiqa within the last 90 days from policy purchase date.
17. **Cashback will not be eligible for customers who have performed either one (1) of the following actions for Private Car Insurance, ePROTECT *motorcycle*, ePROTECT *maid*, Tiq Travel and Personal Cyber Insurance.**
  - a) Customers who have cancelled or free-look existing policy/policies with Etiqa within the last 14 days.
  - b) Customers have an existing renewal insurance policy which is due for renewal, or chooses not to renew a lapsed the policy in order to sign-up for a new policy during campaign period.
18. **Cashback will not be eligible for customers who have cancelled or free-look existing policy/policies with Etiqa within the last 14 days, for Cancer Insurance, ePROTECT *term life* and 3 Plus Critical Illness.**
19. This Campaign is not valid in conjunction with any on-going existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.
20. Existing terms and conditions for the Products apply.
21. Etiqa reserves the right to amend these terms and conditions at any time at our sole discretion, including changing the terms or terminating the Campaign at any point in time before the stated Campaign Period without prior notice, by posting such amendment(s) to <https://tiq.com.sg>.
22. 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.
23. 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 Campaign, these terms and conditions shall prevail.

24. By participating in the Campaign, 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 Campaign.
25. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Campaign.
26. If Etiqa subsequently determines that a person is in fact not eligible to participate in this Campaign, for any reason whatsoever, Etiqa may at its discretion, disqualify that person and claw back/cancel the Cashback or Prize won without prior notice.
27. 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.
28. 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 (b) 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.
29. Etiqa may at its sole discretion at any time change the terms of the Campaign, or substitute or replace the Prizes with any other prize of equal or higher value, without prior notice.
30. Etiqa's decision on all matters relating to or in connection with the Campaign, 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.
31. The terms and conditions of the Campaign 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.
32. 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.
33. 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](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).
34. This advertisement has not been reviewed by the Monetary Authority of Singapore.
35. All information is correct as of 30 May 2022.