

## Terms and Conditions

### ePROTECT *term life* Promotion

1. This ePROTECT *term life* Promotion (“Promotion”) is valid from 2 June 2022 to 1 December 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. Customers are entitled to the following policy premium discount (“Premium Discount”) or cashback (“Cashback”) for online application of ePROTECT *term life* during the Promotion Period via [www.tiq.com.sg](http://www.tiq.com.sg):

Premium Term Plan	Eligibility	Promotion
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\$70 cashback subject to a minimum annual premium of S\$250
		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\$70 cashback subject to a minimum annual premium of S\$250
		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

4. The Premium Discount is given on a per policy basis, subject to underwriting by Etiqa Insurance Pte. Ltd. ("Etiqa").
5. The Premium Discount will remain applicable for the renewed term. Premiums payable will be calculated based on the prevailing premium rates at the time of renewal. As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely.
6. The Premium Discount is not transferrable or exchangeable for cash, credit or any goods and services.
7. The Premium Discount is automatically applied and no promotion code is required.
8. 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.
9. Eligible customers must have a TiqConnect account on Etiqa's customer portal to receive the Cashback in their eWallet.
10. Eligible customers of the Cashback will be notified via email within 4 weeks after the free-look period of 14 days, provided the policy has not been cancelled.
11. The Cashback is limited to once per customer and is not applicable for the renewed term.
12. The Cashback is not transferable nor exchangeable for any item in part or whole and is not replaceable.
13. Existing terms and conditions for ePROTECT *term life* apply.
14. This Promotion is not valid in conjunction with any ongoing or existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.
15. This Promotion is not valid for customers who have cancelled or free-look existing policy/policies with Etiqa within the last 14 days.
16. This promotion's availability is based on a first-come, first-served basis and Etiqa Insurance reserves the right to close the promotion at any time without prior notice.
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 [www.tiq.com.sg](http://www.tiq.com.sg).

**Important Notes:**

This policy is 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. 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.

This policy is 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 ([lia.org.sg](http://lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg) ).

Information is correct as of 2 June 2022.

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