



by Etiqa Insurance

Terms and Conditions for Tiq Tribe Experience Campaign 1: Wanderlust

This Tiq Tribe Wanderlust Campaign (“Campaign”), organised by Etiqa Insurance Pte. Ltd. (“Etiqa”) is valid from 21 July 2022 at 12:00 hours (Singapore time) till 15 August 2022 at 23:59 hours (Singapore time), both dates inclusive (“Campaign Period”). Four (4) eligible unique Tiq Tribe account users who post the most interesting travel-themed experience posts within the Campaign Period will each receive 1 X S\$50 Shopee Voucher (“Prize”).

1. To be eligible for the Prize, users must:
 - a) Post a travel-themed experience post on Tiq Tribe; and
 - b) Be selected as one of the top four (4) most interesting posts for this Campaign on Tiq Tribe.
2. This Campaign is open for Singapore citizens, Singapore Permanent Residents and foreigners with a valid Work Pass, Student Pass, Dependant’s Pass or Long-Term Visit Pass, aged 18 and above. Any costs and expenses such as phone, internet, postal or any other charges incurred shall be borne by the users.
3. The Prizes will be fulfilled by Etiqa. Those who are eligible for the Prize will receive a confirmation email within 14 days after the end date of the campaign. Etiqa shall not be liable for late, misdirected or unsuccessful efforts to contact and notify the Prize winners. The Prize must be redeemed within the stipulated expiry date indicated in the redemption link.
4. Etiqa reserves the right to substitute the Prizes with similar items of equal or greater value at any time without prior notice and liability to any person.
5. By taking part in the Campaign, all users agree to be bound by this terms and conditions, all of which may be amended from time to time.
6. The selection of the eligible users will be solely at the discretion of Etiqa. All decisions by Etiqa on this Campaign shall be final and binding on all participants. Etiqa is not obliged to give any reason or enter into any correspondence with any person concerning the Campaign and Prizes.
7. The winners will be required to furnish their personal information, as requested by Etiqa, for contact purposes, for administering the Campaign. By furnishing their personal data, the winners agree that such data may be accessed, stored or otherwise processed in any medium or format determined by Etiqa. All participants by furnishing their personal data agree that Etiqa may share their personal data with its affiliated companies and service providers for the purposes stated above.
8. Prizes are not transferable or extendable in validity, for any item in part or whole and are not replaceable.
9. The users shall accept and abide by any and all decisions made by Etiqa concerning, without limitation, these terms and conditions, the rules, procedures and regulations of the Campaign, the award of Prizes and any other matters relating to the Campaign.
10. By participating in the Campaign, the user 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.

11. 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 the Prize.
12. 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 Prize should be resolved directly with the merchant/retailer and Etiqa shall have no liability with regard to such dispute.
13. Etiqa reserves the right, at any time in its sole and absolute discretion, to amend the terms and conditions of this Campaign as well as to substitute, withdraw, add to or alter any of the Prizes offered without prior notice.
14. 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.
15. 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.
16. A person who is not a party to this Campaign terms and conditions has no right under the Contracts (Rights of Third Parties) Act 2001, to enforce any of these terms and conditions.

Information is accurate as at 27 July 2022.