

## Terms and Conditions

### 2022 Tiq Invest Campaign

1. This 2022 August/September Tiq Invest Campaign ("Campaign"), organised by Tiq by Etiqa Insurance Pte. Ltd. ("Etiqa"), is valid from 1 October 2022 – 31 October 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 online application of the following product via [www.tiq.com.sg](http://www.tiq.com.sg) during the Campaign Period.

Product Name	Minimum Single Premium Invested	Cashback
Tiq Invest	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

Maximum Product Cashback for Tiq Invest is capped at S\$500.

#### 4. Cashback

- a) Customers must meet the Minimum Single Premium Invested within the Campaign Period to enjoy the Cashback. Promo code is not required.
- b) Eligible customers will be notified via email and receive the Cashback in the form of Encashable TiqConnect eWallet credits withdrawable via PayNow or Direct Credit to his/her bank account.
- c) Eligible customers must have a TiqConnect account on Etiqa's customer portal to receive the Cashback in their eWallet.
- d) The Cashback will be credited to the eligible customers' TiqConnect eWallet after 90 days from the eligible customers' policy purchase date, provided that none of the actions listed under Point 5 have been made.
- e) The Cashback is not transferable nor exchangeable for any item in part or whole and is not replaceable.

5. This Campaign is not valid for customers who have performed either one (1) of the following actions:
  - a. Free-look Tiq Invest policy with Etiqa within the last 14 days from policy purchase date.
  - b. Make a full surrender (full withdrawal) of the Tiq Invest policy with Etiqa within the last 90 days from policy purchase date.
  - c. Make a partial withdrawal of the Tiq Invest policy with Etiqa within the last 90 days from policy purchase date.
6. This Campaign is not valid in conjunction with any on-going existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.
7. Existing terms and conditions for the product apply.
8. This policy is 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](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).
9. 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/>.
10. 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.
11. 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.
12. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Campaign.
13. 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 claw back/cancel the Cashback without prior notice.
14. Etiqa's decision on all matters relating to the Campaign is final and binding on all Customers.
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. This advertisement has not been reviewed by the Monetary Authority of Singapore.
17. All information is correct as of 1 October 2022