

Terms and Conditions

Chinese New Year Sale Jan to Feb 2023

1. This Chinese New Year Sale ("Promotion"), organised by Tiq by Etiqa Insurance Pte. Ltd. ("Etiqa"), is valid from **16 January 2023** to **28 February 2023** ("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, Dependant's Pass or Long-Term Visit Pass.
3. This Promotion is only applicable for the online application or purchase of the following products ("Products") via www.tiq.com.sg or via the Tiq by Etiqa mobile app during the Promotion Period.

Product	Discount	Additional Cashback													
Tiq Invest	NA	<table><tr><th>Min. Premium</th><th>Cashback</th></tr><tr><td>\$1,000</td><td>\$30</td></tr><tr><td>\$5,000</td><td>\$50</td></tr><tr><td>\$10,000</td><td>\$100</td></tr><tr><td>\$20,000</td><td>\$200</td></tr><tr><td>\$50,000</td><td>\$500</td></tr></table>		Min. Premium	Cashback	\$1,000	\$30	\$5,000	\$50	\$10,000	\$100	\$20,000	\$200	\$50,000	\$500
Min. Premium	Cashback														
\$1,000	\$30														
\$5,000	\$50														
\$10,000	\$100														
\$20,000	\$200														
\$50,000	\$500														
ePROTECT term life	18% perpetual	Up to \$300													
Cancer Insurance	25%	NA													
3 Plus Critical Illness	Up to 50%	NA													
Private Car Insurance	20%	<table><tr><th>Min. Premium[#]</th><th>Cashback</th></tr><tr><td>\$600</td><td>\$100</td></tr><tr><td>\$900</td><td>\$150</td></tr><tr><td>\$1,200</td><td>\$200</td></tr><tr><td>\$1,500</td><td>\$250</td></tr><tr><td>\$2,000</td><td>\$300</td></tr></table> <p>[#]Min. Premium is the total payable premium net after GST and discount.</p>		Min. Premium [#]	Cashback	\$600	\$100	\$900	\$150	\$1,200	\$200	\$1,500	\$250	\$2,000	\$300
Min. Premium [#]	Cashback														
\$600	\$100														
\$900	\$150														
\$1,200	\$200														
\$1,500	\$250														
\$2,000	\$300														
Tiq Home Insurance	25%	5 year plan: \$50													
ePROTECT motorcycle	10%	\$25													

ePROTECT <i>maid</i>	10%	Applicable to 26-months plan only	
		Plan A	\$30
		Plan B	\$35
		Plan C	\$45
ePROTECT <i>personal mobility</i>	10%	NA	
Personal Cyber Insurance	10%	NA	
Tiq Travel Insurance	Single Trip	40%	
	Annual	60%	
		COVID-19 add-on	
		Single Trip	NA
		Annual	\$20
Tiq Personal Accident	25%	\$25	

4. In addition to the Discount and Additional Cash Back set out above, Customer will also qualify for the Ang Pao and five times Etiqa Rewards points if the following Products are applied for or purchased via the Tiq by Etiqa mobile app during the Promotion Period, and where acceptable, is accepted by Etiqa:

Product(s)	Ang Pao
Tiq Invest, ePROTECT <i>term life</i> , Cancer Insurance, 3 Plus Critical Illness	\$18 + 5x Etiqa Reward points* *Only applicable for annual premium payment modes of minimum \$180 (nett payable premium with prevailing GST)
Private Car Insurance, Tiq Home Insurance, ePROTECT <i>motorcycle</i> , ePROTECT <i>maid</i> , ePROTECT <i>personal mobility</i> , Personal Cyber Insurance, Tiq Travel Insurance, Tiq Personal Accident	\$8 + 5x Etiqa Reward points^ ^Only applicable minimum \$80 premium (nett payable premium with prevailing GST)

7. Discount / Additional Cashback / Ang Pao Promotion

- Customers will need to enter the Promotion Code **<CNY2023>** in the promotion code field upon application to enjoy the Discount, Additional Cashback and Ang Pao Promotion. For Cancer Insurance and 3 Plus Critical Illness, customers will need to enter Promotion Codes **<SUMMER25>** and **<MULTI50>** respectively. Etiqa reserves the right to disqualify any entry that does not have the correct Promotion Code entered.
- In order to enjoy the applicable **Additional Cashback**, customers will need to ensure that they meet the applicable minimum premium payment after GST and discounts, as listed in the 'Additional Cashback' column above.
- The Promotion Code and Discount are not transferable, exchangeable for cash, goods and services or extendable in validity.
- Eligible customers will receive the Additional Cashback and Ang Pao in the form of encashable TiqConnect eWallet credits withdrawable via PayNow or Direct Credit to his/her bank account.

- e. Eligible customers must have a TiqConnect account on Etiqa's customer portal to receive the Additional Cashback and Ang Pao in their eWallet.
 - f. The Additional Cashback and Ang Pao will be credited to the eligible customers' TiqConnect eWallet within 4 weeks from 28 February 2023 provided that the policy of the Product(s) purchased (except for Private Car Insurance) has not been cancelled or free-look rights have been exercised.
 - g. The Additional Cashback for Private Car Insurance and Maid Insurance will be credited to the eligible customers' TiqConnect eWallet within 90 days from 28 February 2023, provided policy has not been cancelled or free-look rights have been exercised.
 - h. Should the customers cancel their policy of the Product(s) purchased after the Additional Cashback and Ang Pao has been issued, Etiqa is entitled to deduct an equivalent amount of the Additional Cashback and Ang Pao value from the refund amount of the policy, provided no claims have been made under the policy.
 - i. For Tiq Invest, customers do not need to enter any Promo Code in the Promotion Code field to enjoy the Additional Cashback. The Additional Cashback will be credited to the eligible customers, provided these actions are not performed:
 - a. Make a full surrender (full withdrawal) of the Tiq Invest, with Etiqa within the last 90 days from policy purchase date; or
 - b. Make a partial withdrawal of Tiq Invest with Etiqa within the last 90 days from policy purchase date.
 - j. For Private Car Insurance, ePROTECT *motorcycle*, ePROTECT *maid*, Tiq Personal Accident, Tiq Travel and Tiq Home Insurance, the Additional Cashback will be credited to the eligible customers, provided these actions are not performed:
 - a. Customers have an existing renewal insurance policy which is due for renewal, or chooses not to renew and lapsed the policy in order to sign-up for a new policy during Promotion and Promotion Period.
8. This Promotion is not valid for customers who have cancelled or free-look existing policy/policies with Etiqa within the last 14 days.
9. This Promotion is not valid in conjunction with any on-going existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.
10. Existing terms and conditions for the Products apply.
11. 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 or www.lia.org.sg or www.sdic.org.sg).
12. 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>.
13. 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.
14. 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.
15. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Promotion.

16. If Etika subsequently determines that a person is in fact not eligible to participate in this Promotion, for any reason whatsoever, Etika may at its discretion, disqualify that person and claw back/cancel the cashback without prior notice.
17. Etika may at its sole discretion at any time change the terms of the Promotion, or substitute or replace the Promotion with any other prize of equal or higher value, without prior notice.
18. The terms and conditions of the Promotion 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.
19. A person who is not a party to these Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001, to enforce any of these Terms and Conditions.
20. This advertisement has not been reviewed by the Monetary Authority of Singapore.
21. All information is correct as of 16 January 2023.