

Protect & Save Campaign

Terms and Conditions

1. Protect & Save Campaign ("Campaign") is a campaign launched by Etiqa Insurance Pte. Ltd. ("Etiqa") for customers who have purchased Tiq 3-Year Endowment Plan and an eligible insurance plan ("**Eligible Insurance Plans**") from the list below during the Qualifying Period.
2. Qualifying Period: 18 May 2023 to 17 August 2023 (both dates inclusive)
3. Eligible Insurance Plans:

Eligible Insurance Plans (including attaching riders)	Minimum Annualised Premium*
3 Plus Critical Illness	S\$2,000
Cancer Insurance	
DIRECT – Etiqa term life	
DIRECT – Etiqa whole life	
ePROTECT term life	
ePROTECT mortgage	
Essential Cancer Care	
Essential whole life cover	
Invest builder	
Invest starter	

* 'Minimum annualised premium' is defined as the total net premiums paid in the first policy year of an Eligible Insurance Plan including attached cash-paying riders, if any. Premiums can be combined from two (2) or more Eligible Insurance Plans under the same policy owner.

4. Qualifying Criteria:
 - a. The policy owner for both Tiq 3-Year Endowment Plan and the Eligible Insurance Plan are the same.
 - b. Eligible Insurance Plan must be a new application which:
 - is submitted between 4 May 2023 to 17 August 2023 (both dates inclusive);
 - must be issued by 17 September 2023;
 - must have passed its free look period;
 - not related to any of the existing policies (such as but not limited to renewal of an existing policy, changes to or conversion of an existing policy, or top-ups);
 - must meet the minimum annualised premium requirement and
 - must be held in force till the maturity date of Tiq 3-Year Endowment Plan.
 - c. Tiq 3-Year Endowment Plan must be a new application which:
 - is submitted and issued during the tranche period;
 - must have passed its free look period; and
 - must be held in force till the maturity date of Tiq 3-Year Endowment Plan.



5. Your Reward:

- a. Eligible customer will be entitled to a guaranteed maturity return of 3.50% p.a. on his/her Tiq 3-Year Endowment Plan capped at the first S\$25,000 single premium ("Reward").

Example: A single premium of S\$50,000 of Tiq 3-Year Endowment Plan.

First S\$25,000 single premium will be entitled to a guaranteed maturity return of 3.50% p.a.

Remaining S\$25,000 single premium will be at a guaranteed maturity return of 3.00% p.a.

- b. Each eligible customer is only entitled to one (1) Reward per Eligible Insurance Plan. If you have two (2) or more Tiq 3-Year Endowment Plan policies and one (1) Eligible Insurance Plan, the Reward will only be provided to one (1) Tiq 3-Year Endowment Plan policy with the highest single premium, but not to all the policies.
 - c. Eligible customer will receive an endorsement from Etiqa via their registered email within 30 days from the date we issue the Eligible Insurance Plan or Tiq 3-Year Endowment Plan policy, whichever is later.
- 6. Existing terms and conditions of the Tiq 3-Year Endowment Plan policy and Eligible Insurance Plan policy applies.
 - 7. If Etiqa determines that the terms and conditions of the Campaign have not been met, Etiqa may at its sole and absolute discretion disqualify your entitlement.
 - 8. If Etiqa subsequently determines that a customer is in fact not eligible for this Campaign, for any reason whatsoever, Etiqa may at its discretion, disqualify that person and claw back the Endorsement without prior notice and liability to any person.
 - 9. Etiqa reserves the right, at any time in its sole and absolute discretion, to amend the terms and conditions, withdraw or terminate this Campaign.
 - 10. These 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 Life Insurance Association (LIA) or SDIC websites (www.lia.org.sg or www.sdic.org.sg).
 - 11. In the event of any inconsistency between these terms and conditions and other materials relating to this Campaign, these terms and conditions shall prevail.
 - 12. 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.
 - 13. 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.



14. The terms and conditions of this 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.