



Terms and Conditions

“The Mother I Never Knew” Giveaway 2023

1. The Mother I Never Knew Giveaway (“Giveaway”), organised by Tiq by Etiqa Insurance Pte. Ltd. (“Etiqa”), is valid from **11 May 2023 to 31 May 2023**, both dates inclusive (“Giveaway Period”).
2. This Giveaway 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. To participate in the Giveaway, each participant is required to send a direct message to Tiq Singapore’s Instagram account (@tiqsg) to express their interest in the Giveaway during the Giveaway Period.
4. **Conduct of the Giveaway and Redemption of the Prize**
 - a) One (1) winner (a mother-daughter pair) will be selected (“Winner”) during the Giveaway Period. A crew from Etiqa will arrange for a visit to their home to film a mini interview with them in-person for Etiqa’s video series “The Mother I Never Knew”.
 - b) The Winner will receive an Adeva Spa Voucher valued at S\$521.20 (“Prize”) as a token.
 - c) The Winner will be notified via Instagram direct message within the Giveaway Period. Etiqa shall not be liable for late, lost, misdirected or unsuccessful efforts to contact and notify the Winner.
 - d) Redemption steps for the Prize will be sent within the same Instagram direct message. Information shared via Instagram direct message on how to redeem the Prize shall form part of these terms and conditions.
 - e) Etiqa may use a third-party vendor for the Prize redemption for this Giveaway. Your relevant personal data will be shared with the third-party vendor and their subcontractors (if any), for this purpose.
 - f) The Prize which is won and remain unclaimed after two (2) months of notification shall be forfeited and the Prize shall be passed to the next winner, as determined by Etiqa.
 - g) The Prize is non-refundable, non-transferable nor exchangeable for cash or credit or for any other items.
 - h) The selection of the winning entries will be solely at the discretion of Etiqa. All decisions by Etiqa on this Giveaway shall be final and binding on all participants.
5. Etiqa reserves the right to amend these terms and conditions at any time at our sole discretion, including changing the terms or terminating the Giveaway at any point in time before the stated Giveaway Period without prior notice, by posting such amendment(s) to www.etiqa.com.sg.
6. By participating in the Giveaway, the participant consent to Etiqa and its related, its agents, authorised service providers and marketing partners collecting, using or disclosing and/or processing their personal data, for the purpose to evaluate their proposal form and to provide the product and services which they are applying for and such other purposes as stated in Etiqa's Data Protection and Privacy Statement on Etiqa’s website, which the participant confirmed that they have read and understood.



7. The participant confirm and agree that their consents herein supplement but do not supersede or replace any other consents which they may have previously provided to Etiqa, and are additional to any rights which Etiqa may have at law to collect, use or disclose their personal data, with or without their consent, to the extent permitted under applicable law.
8. In addition, where personal data of any person is disclosed by the participant, the participant further confirms and represents that they have obtained the consent of the individual concerned for the purposes, unless such consent is not required under applicable laws. By participating in the Giveaway, the participant consents to Etiqa's disclosure and/or use of his/her name, photograph, and personal particulars given to Etiqa, for purposes of the Giveaway, and any publicity and promotional materials and activities related thereto.
9. 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 Giveaway, these terms and conditions shall prevail.
10. By participating in the Giveaway, the participant 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 Giveaway.
11. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Giveaway.
12. If Etiqa subsequently determines that a person is in fact not eligible to participate in this Giveaway, for any reason whatsoever, Etiqa may at its discretion, disqualify that person and cancel the Prize won without prior notice.
13. 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 recipient 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 to any Prize.
14. 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.
15. Etiqa may at its sole discretion at any time change the terms of the Giveaway, or substitute or replace the Prize with any other prize of equal or higher value, without prior notice.
16. Etiqa's decision on all matters relating to or in connection with the Giveaway, including awarding of the Prize to participant, shall be final and binding on all participants and all parties concerned. Etiqa is not obliged to give any reason or enter into any correspondence with any person concerning the Giveaway.
17. The terms and conditions of the Giveaway 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.



18. A person who is not a party to these Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001, to enforce any of these Terms and Conditions.
19. All information is correct as of 11 May 2023.