



## Terms and Conditions

### ePROTECT *term life* Promotion

1. This ePROTECT *term life* Promotion (“Promotion”) is valid from **1 July to 31 August 2023** (both dates inclusive) (“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, Dependent’s Pass or Long-Term Visit Pass.
3. Customers are entitled to the following cashback (“Cashback”) for online application of ePROTECT *term life* during the Promotion Period via [www.tiq.com.sg](http://www.tiq.com.sg) or via the [Tiq by Etiqa mobile app](#) during the Promotion Period.

Premium Term Plan	Eligibility	Promotion
20 year fixed term	Sum assured from S\$1,000,000 above	S\$70 cashback subject to a minimum annual premium of S\$250
		S\$125 cashback subject to a minimum annual premium of S\$500
		S\$225 cashback subject to a minimum annual premium of S\$800
		S\$300 cashback subject to a minimum annual premium of S\$1,000
Up to age 65	Sum assured from S\$401,000 and above	S\$70 cashback subject to a minimum annual premium of S\$250
		S\$125 cashback subject to a minimum annual premium of S\$500
		S\$225 cashback subject to a minimum annual premium of S\$800
		S\$300 cashback subject to a minimum annual premium of S\$1,000

4. Eligible customers will receive the Cashback in the form of Encashable TiqConnect eWallet credits withdrawable via PayNow or Direct Credit to his/her bank account.
5. Eligible customers must have a TiqConnect account on Etiqa’s customer portal to receive the Cashback in their eWallet.
6. Eligible customers of the Cashback will be notified via email within 4 weeks after the free-look period of 14 days, provided the policy has not been cancelled.
7. The Cashback is limited to once per customer and is not applicable for the renewed term.



8. The Cashback is not transferable nor exchangeable for any item in part or whole and is not replaceable.
9. Should the customers cancel their policy after the Cashback has been issued, Etiqa is entitled to deduct an equivalent amount of the Cashback value from the refund amount of the policy, provided no claims have been made under the policy.
10. Existing terms and conditions for ePROTECT *term life* apply.
11. This Promotion is not valid in conjunction with any ongoing or existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.
12. This Promotion is not valid for customers who have cancelled or free-look existing policy/policies with Etiqa within the last 14 days.
13. This promotion's availability is based on a first-come, first-served basis and Etiqa Insurance reserves the right to close the promotion at any time without prior notice.
14. 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 [www.tiq.com.sg](http://www.tiq.com.sg).
15. 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.
16. 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.
17. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
18. If Etiqa subsequently determines that a person is in fact not eligible to participate in this Promotion, for any reason whatsoever, Etiqa may at its discretion, disqualify that person and claw back/cancel the Cashback without prior notice.
19. 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.
20. 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.

**Important Notes:**

This policy is underwritten by Etiqa Insurance Pte. Ltd. This content is for reference only and is not a contract of insurance. Full details of the policy terms and conditions can be found in the policy contract. The information contained on this product advertisement is intended to be valid in Singapore only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Singapore. You should seek advice from a financial adviser before deciding to purchase the policy. If you choose not to seek advice, you should consider if the policy is suitable for you.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. 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 ([lia.org.sg](http://lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg) ).

Information is correct as of 1 July 2023.