



Terms and Conditions

Tiq Protect & Save August 2023 Campaign

1. This Tiq Protect & Save Campaign August 2023 (“**Campaign**”) is organised by Etiqa Insurance Pte. Ltd. (“**Etiqa**”) for customers who have purchased a Tiq 3-Year Endowment Plan.
2. Customers who have purchased a Tiq 3-Year Endowment Plan via www.tiq.com.sg or Tiq by Etiqa mobile app during the Qualifying Period (as defined below) will be entitled to a cashback set out below (“**Cashback**”):

Qualifying Period: 24 August 2023 to 27 September 2023 (both dates inclusive) or end of tranche, whichever is earlier.

Insurance Plan	Single Premium	Cashback [^]
Tiq 3-Year Endowment Plan	S\$100,000 to S\$200,000	S\$100
	S\$201,000 and above	S\$250

[^] Maximum Cashback for Tiq 3-Year Endowment Plan is capped at S\$250.

Terms and Conditions:

- a. To qualify for the Cashback, customers will need to enter the promotion code ‘**GETCB**’ in the ‘Promo Code’ field upon application. The promotion code is only valid for the Qualifying Period. Etiqa reserves the right to disqualify any entry that does not have the promotion code or with incorrect promotion code. The Cashback is limited to once per customer.
- b. Eligible customers will receive the Cashback in the form of Encashable TiqConnect eWallet credits withdrawable via PayNow (NRIC).
- c. Eligible customers must have a TiqConnect account on Etiqa’s customer portal to receive the Cashback in their eWallet.
- d. Cashback will be credited to the eligible customers’ TiqConnect eWallet within 4 weeks from 20 September 2023, provided that the policy has not been cancelled and free-look right has not been exercised.
- e. Should the customers cancel their policy after the Cashback has been issued, Etiqa is entitled to deduct an equivalent amount of the total Cashback value from any amount we may be due to pay you under the policy.
- f. The Cashback is not transferable nor exchangeable for any item in part or whole and is not replaceable.



3. Customers who have purchased a Tiq 3-Year Endowment Plan and any eligible insurance plan (“**Eligible Insurance Plans**”) from the list below during the Qualifying Period (as defined below) will also be entitled to a reward set out below (“**Reward**”):

Qualifying Period: 24 August 2023 to 27 September 2023 (both dates inclusive)

Eligible Insurance Plans (including attaching riders)	Minimum Annualised Premium*	Reward
Essential Cancer Care	S\$10,000	A guaranteed maturity return of 4.80% p.a. on Tiq 3-Year Endowment Plan capped at the first S\$20,000 single premium
Essential term life cover		
Essential whole life cover		
Invest builder		
Invest smart flex		
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 provided it is under the same policy owner.

Terms and Conditions:

- a. The named policy owner for both Tiq 3-Year Endowment Plan and the Eligible Insurance Plan must be the same.
- b. Eligible Insurance Plan must be a new application which:
 - is purchased through an Etiqa Assurance Manager;
 - is submitted between 24 August 2023 to 27 September 2023 (both dates inclusive);
 - must be issued by 31 October 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.
- d. Eligible customer will be entitled to a guaranteed maturity return of 4.80% p.a. on his/her Tiq 3-Year Endowment Plan capped at the first S\$20,000 single premium.

Example: A single premium of S\$50,000 of Tiq 3-Year Endowment Plan.
 First S\$20,000 single premium will be entitled to a guaranteed maturity return of 4.80% p.a.
 Remaining S\$30,000 single premium will be at a guaranteed maturity return of 3.40% p.a.
- e. 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.



- f. Eligible customer will receive a letter 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.
 - g. Existing terms and conditions of the Tiq 3-Year Endowment Plan policy and Eligible Insurance Plan policy applies.
4. As an introducer for Etiqa, Consumer Journeys Ptd. Ltd. ("**Singtel**") is not permitted to provide you with any advice or provide recommendations on any investment product to you; or arrange any contract of insurance in respect of life policies, other than to the extent of carrying out introducing activities.
 5. Singtel may be remunerated by Etiqa for each referral of the Eligible Insurance Plans. Singtel will disclose the amount of the referral remuneration it receives from Etiqa in respect of your referral if requested by you.

General Terms & Conditions

6. This Campaign is not valid in conjunction with any on-going existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.
7. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Campaign.
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 letter 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. By participating in the Campaign, the Customer 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 Customer confirmed that they have read and understood.

The Customer 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.

In addition, where personal data of any person is disclosed by the Customer, the Customer further confirm and represent that they have obtained the consent of the individual concerned for the purposes, unless such consent is not required under applicable laws.

14. 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.
15. 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.
16. All information is correct as of 24 August 2023.