



## Terms and Conditions

### Tiq November 2023 Endowment Cashback Campaign

1. This Tiq November 2023 Endowment Cashback (“**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](http://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:** 9 November 2023 to 22 December 2023 (both dates inclusive) or end of tranche, whichever is earlier.

Insurance Plan	Single Premium	Cashback^
Tiq 3-Year Endowment Plan	S\$20,000 to S\$49,000	S\$20
	S\$50,000 to S\$99,000	S\$50
	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 22 December 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.

### General Terms & Conditions

3. This Campaign is not valid in conjunction with any on-going existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.
4. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Campaign.
5. 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.
6. Etiqa reserves the right, at any time in its sole and absolute discretion, to amend the terms and conditions, withdraw or terminate this Campaign.
7. 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](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).
8. In the event of any inconsistency between these terms and conditions and other materials relating to this Campaign, these terms and conditions shall prevail.
9. 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.
10. 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.

11. 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.



12. 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.
13. All information is correct as of 9 November 2023.