

## Terms and Conditions

### Heart and Neurological Rider Add-on Gift: 26 March 2024 – 16 April 2024

1. This Heart and Neurological Rider Add-on Gift (“Promotion”), organised by Tiq by Etiqa Insurance Pte. Ltd. (“Etiqa”), is valid from **26 March 2024 to 16 April 2024**, 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, Dependant’s Pass or Long-Term Visit Pass.
3. This Promotion is only applicable for the online application or purchase of the eligible products set out in the respective table below (“Eligible Products”) via [www.tiq.com.sg](http://www.tiq.com.sg) or via the **Tiq by Etiqa mobile app** during the Promotion Period.
4. **Heart and Neurological Rider Add-on Gift**  
Customers will be entitled to qualify for an additional S\$50 eCapitaVoucher (“Sign-Up Gift”), when they add-on the Heart and Neurological Rider to their 3 Plus Critical Illness plan during a new purchase, and make payment via the annual premium payment mode.
5. No promotion code is required for the sign-up gift. Customers will automatically be registered to receive the sign-up gift when they meet the eligible criteria above.
6. The Sign-up Gift(s) are not transferable, exchangeable for cash, goods and services or extendable in validity.
7. A redemption email for the Sign-up Gift will be sent to the eligible customers’ email address within **90 days** from the policy start date. The details in the redemption email shall form part of these terms and conditions. Any Sign-up Gift which remained unclaimed after **30 days** of notification shall be forfeited.
8. This Promotion is not valid for customers who have cancelled or free-look existing policy / policies with Etiqa within the last 14 days.
9. This Promotion is not valid in conjunction with any on-going existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.
10. Existing terms and conditions for the Eligible Products apply.
11. The 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)).
12. 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 <https://www.tiq.com.sg>.

13. 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.
14. 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.
15. The use of the Sign-up Gift is subject to such other terms and conditions as may be imposed by the merchant or retailer supplying the Sign-up Gift. The Customer 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 gift, including the Sign-up Gift.
16. Etiqa shall not be liable for and assumes no liability or responsibility for any of the following: (a) non-performance or defects in the Sign-up Gift 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 Sign-up Gift. Any such dispute relating to the Sign-up Gift should be resolved directly with the merchant/retailer and Etiqa shall have no liability with regard to such dispute.
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 Sign-up Gift without prior notice.
19. Etiqa may at its sole discretion at any time change the terms of the Promotion, or substitute or replace the Promotion with any other prize of equal or higher value, without prior notice.
20. 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.
21. By participating in the Promotion, the Customer consent to Etiqa and its related, its agents, authorized 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.

22. 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 26 March 2024.

This advertisement has not been reviewed by the Monetary Authority of Singapore.