



Terms and Conditions

SG Pet Festival 2024 x Tiq by Etiqa Pet Insurance Spin & Win Lucky Draw

1. This SG Pet Festival 2024 x Tiq by Etiqa Pet Insurance Spin & Win Lucky Draw ("Promotion and Lucky Draw"), organised by Etiqa Insurance Pte. Ltd. ("Etiqa"), is valid from **2 August 2024** to **4 August 2024** ("Lucky Draw Period"). The SG Pet Festival 2024 ("Event") will be held at Marina Bay Sands Convention Centre.
2. This Promotion and Lucky Draw 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. Employees of Etiqa are not eligible to participate in this Promotion and Lucky Draw.
4. **Lucky Draw Prize**
 - a) To qualify for the Lucky Draw ("Qualifying Customer"):
 - (i) The customer must apply for or purchase the Product online via www.tiq.com.sg during the Lucky Draw Period, and where applicable, is accepted by Etiqa; and/or
 - (ii) The customer completes and submit the Pet Insurance Survey during the Event; and/or
 - (iii) The customer completes and saves a 3 Plus Critical Illness Insurance quotation during the Event.
 - b) A Qualifying Customer will get one (1) chance per Product policy purchased, one (1) chance per completed Pet Insurance Survey and two (2) chances per 3 Plus Critical Illness Insurance quotation saved limited to one (1) per participant during the Lucky Draw Period based on the tables below to participate in the Lucky Draw. Lucky Draw Chance(s) is stackable, for avoidance of doubt, please refer to the illustration in clause 4d.
 - c) The winner will be entitled to only one (1) Prize, a Dyson V8 Slim Fluffy worth \$509 ("Prize").
 - d) Illustration

Illustration	Actions Completed	Number of Lucky Draw Chances
Customer A	1. Successfully purchase a Pet Insurance policy and ;	1
	2. Completes Pet Insurance Survey	1
		Total Chances = 2
Customer B	1. Successfully purchase a Pet Insurance policy or ;	1
	Completes Pet Insurance Survey	Total Chances = 1

Customer C	1. Saves a 3 Plus Critical Illness Insurance quotation	2 Total Chances = 2
Customer D	1. Successfully purchase a Pet Insurance policy and ; 2. Completes Pet Insurance Survey and ; 3. Saves a 3 Plus Critical Illness Insurance quotation	1 1 2 Total Chances = 4

5. Spin & Win Sure-Win Gift

- a) In addition to the Lucky Draw, each successfully policy purchase or completion of the Pet Insurance Survey limited to one (1) per customer will be entitled to one (1) of the Spin & Win Sure-Win Gift ("Spin & Win Gift") details as follows:

Item	Spin & Win Sure-Win Gift
1	FairPrice \$5 Voucher
2	Etiqa Utility Pouch
3	Pet Bowl
4	Etiqa Foldable Umbrella

- b) The Spin & Win game will be conducted in the following manner: Customer will spin the wheel on the board once and where the arrow lands on the item, the customer will be entitled to that prize item as indicated in the table above.
- c) For the avoidance of doubt, each customer is only entitled to submit one (1) Pet Insurance Survey.
- d) The Spin & Win Gift is given on a while stock last basis and on a first come first basis during the Event.

6. Conduct of the Lucky Draw and Redemption of Prize

- a) There will be only one (1) Prize for the Lucky Draw which is a Dyson V8 Slim Fluffy worth \$509.
- b) The Lucky Draw will be conducted on 14 August 2024 at the premises of Etiqa at One Raffles Quay, #22-01, North Tower, Singapore 048583, between 9AM to 6PM. A randomised name generator of all Qualifying Customers will be conducted on 14 August 2024 to determine the winner of the Lucky Draw.
- c) Winner will be notified via email by 21 August 2024 using the email address provided to Etiqa at the point of purchase of the Product and/or completion of the Pet Insurance Survey and/or saving a 3 Plus Critical Illness quotation. Etiqa shall not be liable for late, lost, misdirected or unsuccessful efforts to contact and notify the Winner.



- d) Redemption and Collection steps for the Prize will be sent by email by 21 August 2024, along with the Winner's notification email.
- e) Any Prize which is not won or remain unclaimed after two months of notification shall be forfeited and the Prize shall be passed to the next winner, as determined by Etiqua.
- f) The Prize is non-refundable, non-transferable nor exchangeable for credit or for any other items.

7. Pet Insurance Survey ("Survey")

- a) By providing the information and submitting the Pet Insurance Survey, customers consent to Etiqua and its related company, its agents, authorised service providers and marketing partners collecting, using or disclosing and/or processing their personal data, for the purpose of:
 - Contacting them regarding offering products and services that may be suited to their needs; and
 - Sending them marketing and promotional messages via e-mail, phone call and any phone-number based messaging platform.
 - b) The Customer consent to receive Marketing and Promotional messages above is in addition to any previous marketing consent which they may have provided to Etiqua. Customers may withdraw their consent by submitting the Marketing Withdrawal Form at www.etiqua.com.sg or email to customer.service@etiqua.com.sg.
8. This Promotion and Lucky Draw is not valid for customers who have cancelled or free-look existing policy/policies with Etiqua within the last 14 days.
9. This Promotion and Lucky Draw 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 Product apply.
11. Etiqua reserves the right to amend these terms and conditions at any time at our sole discretion, including changing the terms or terminating the Promotion and Lucky Draw at any point in time before the stated Lucky Draw Period without prior notice, by posting such amendment(s) to <https://tiq.com.sg>.
12. By participating in the Promotion and Lucky Draw, you consent to Etiqua's disclosure and/or use of your name, photograph and personal particulars given to Etiqua, for the purposes of the Promotion and Lucky Draw, and any publicity and promotional materials and activities related thereto.
13. By participating in the Promotion and Lucky Draw, the Customer consent to Etiqua and its related companies, 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 Etiqua's Data Protection and Privacy Statement on Etiqua's website, which the Customer confirmed that they have read and understood.
14. 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 Etiqua, and are additional to any rights which Etiqua 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.
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 and Lucky Draw, these terms and conditions shall prevail.



16. By participating in the Promotion and Lucky Draw, 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 and Lucky Draw.
17. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Promotion and Lucky Draw.
18. If Etiqa subsequently determines that a person is in fact not eligible to participate in this Promotion and Lucky Draw, for any reason whatsoever, Etiqa may at its discretion, disqualify that person and claw back/cancel the Prize and Spin & Win Gift won without prior notice.
19. The use of the Prize and Spin & Win Gift is subject to such other terms and conditions as may be imposed by the merchant or retailer supplying the Prize and Spin & Win Gift. The prize winner 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 Prizes and Spin & Win Gift.
20. 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 Spin & Win 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 Prize. Any such dispute relating to the Prizes and Spin & Win Gift should be resolved directly with the merchant/retailer and Etiqa shall have no liability with regard to such dispute.
21. Etiqa may at its sole discretion at any time change the terms of the Promotion and Lucky Draw, or substitute or replace the Prizes and Spin & Win Gift with any other prize of equal or higher value, without prior notice
22. Etiqa's decision on all matters relating to or in connection with the Promotion and Lucky Draw, including awarding of the Prizes and Spin & Win Gift to participants, shall be final and binding on all Customers and all parties concerned. Etiqa is not obliged to give any reason or enter into any correspondence with any person concerning the Promotion and Lucky Draw.
23. The terms and conditions of the Promotion and Lucky Draw 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.
24. A person who is not a party to these Promotion and Lucky Draw Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001, to enforce any of these Terms and Conditions.
25. All information is correct as of 2 August 2024.