



Terms and Conditions

SG Pet Festival 2025 x Tiq by Etiqa Pet Insurance Spin & Win Promotion

1. This SG Pet Festival 2025 x Tiq by Etiqa Pet Insurance Spin & Win Promotion ("Promotion"), organised by Etiqa Insurance Pte. Ltd. ("Etiqa"), is valid from **1 August 2025 to 3 August 2025**. The SG Pet Festival 2025 ("Event") will be held at Marina Bay Sands Convention Centre.
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. Employees of Etiqa are not eligible to participate in this Promotion.

4. Spin & Win Sure-Win Gift

- a) To qualify for one (1) of the Spin & Win Sure-Win Gift ("Spin & Win Gift"), the Participant ("Participant") will have to complete the following steps:

Step 1: Follow our Tiq by Etiqa Instagram Page <https://www.instagram.com/tiqsg>

Step 2: Purchase a Pet Insurance policy or complete the Pet Insurance Survey

Step 3: Spin the Wheel to receive one (1) of the Spin & Win Sure-Win Gift listed below in table

Item	Spin & Win Sure-Win Gift ("Spin & Win Gift")
1	Etiqa Foldable Umbrella
2	Etiqa Utility Pouch
3	Etiqa Foldable Water Bottle
4	Pet Bowl
5	\$10 TADA Pet Ride Voucher
6	\$15 TADA Pet Ride Voucher

- b) The Spin & Win game will be conducted in the following manner: Participant will spin the wheel on the board once and where the arrow lands on the item, the Participant will be entitled to that Spin & Win Gift as indicated in the table above.
- c) For the avoidance of doubt, each Participant 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 serve basis during the Event.

5. Pet Insurance Survey ("Survey")

- a) By providing the information requested in and submitting the Pet Insurance Survey, Participant(s) consent to Etiqa 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, (collective, “Marketing and Promotional messages”).
- b) The participant’s consent to receive Marketing and Promotional messages above is in addition to any previous marketing consent which they may have provided to Etiqua. Participants may withdraw their consent by submitting the Marketing Withdrawal Form at www.etiqua.com.sg or email to customer.service@etiqua.com.sg.
7. 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 at any point in time without prior notice, by posting such amendment(s) to <https://tiq.com.sg>.
 8. By participating in the Promotion, the Participant 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 any publicity and promotional materials and activities related thereto.
 9. By participating in the Promotion, the Participant consents 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 Participant confirms that they have read and understood.
 10. The Participant confirms and agrees 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 Participant, the Participant further confirms and represents that they have obtained the consent of the individual concerned for the purposes stated in these terms and conditions, unless such consent is not required under applicable laws.
 11. 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.
 12. By participating in the Promotion, the customer agrees to release and hold Etiqua harmless from any and all liability whatsoever for any injuries (other than personal injury caused by Etiqua’s negligence), 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.
 13. Notwithstanding anything herein, Etiqua has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
 14. If Etiqua subsequently determines that a person is in fact not eligible to participate in this Promotion, for any reason whatsoever, Etiqua may at its discretion, disqualify that person and claw back/cancel the Spin & Win Gift won without prior notice.
 15. Etiqua 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 Spin & Win Gift.
 16. Etiqua shall not be liable for and assumes no liability or responsibility for any of the following: (a) non-performance or defects in the Spin & Win Gift and/or (b) any loss, damage, expense, liability and/or injury (other than personal injury caused by Etiqua’s negligence) whatsoever or howsoever caused arising from the use, consumption and/or enjoyment of the Spin & Win Gift.



17. Etiqua may at its sole discretion at any time change the terms of the Promotion, or substitute or replace the Spin & Win Gift with any other item of equal or higher value, without prior notice.
18. Etiqua's decision on all matters relating to or in connection with the Promotion, including awarding of the Spin & Win Gift to participants, shall be final and binding on all Participant and all parties concerned. Etiqua is not obliged to give any reason or enter into any correspondence with any person concerning the Promotion.
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.
21. All information is correct as of 1 August 2025.