

Terms and Conditions

SG60 Integrated Campaign #1 2025

1. This SG60 Integrated Campaign #1 2025 ("Promotion"), organised by Tiq by Etiqa Insurance Pte. Ltd. ("Etiqa"), is valid from **14 May 2025 to 23 June 2025** ("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 following products ("Products") via www.tiq.com.sg or via the Tiq by Etiqa mobile app during the Promotion Period.
4. Customers under this Promotion will be entitled to a discount and/or cashback, depending on the Product(s) purchased with Etiqa, details as follows:

No.	Product(s)	Discount	Cashback / Sign-up Gift				
1.	3 Plus Critical Illness	60%	Up to S\$100 cashback with minimum annual premium				
2.	Cancer Insurance	30%					
3.	ePROTECT <i>term life</i>	-					
4.	DIRECT – Etiqa <i>term life II</i>	-					
5.	DIRECT – Etiqa <i>whole life</i>	-					
6.	ePROTECT <i>term life</i>		Up to S\$300 cashback with minimum annual premium				
7.	Tiq Invest	-	Up to S\$200 cashback with minimum single premium				
8.	Tiq CashSaver	-	Apple Watch SE 44mm, GPS with minimum annual premium				
9.	Tiq Travel Insurance	<table><tr><td>Single Trip</td><td>55%</td></tr><tr><td>Annual Multi-Trip</td><td>30%</td></tr></table>	Single Trip	55%	Annual Multi-Trip	30%	-
Single Trip	55%						
Annual Multi-Trip	30%						
10.	Private Car Insurance	20%	-				

11.	Tiq Home Insurance	20%	S\$50 cashback (for 5-year plan only)
12.	ePROTECT <i>motorcycle</i>	10%	S\$25 cashback
13.	Tiq Maid Insurance	34%	-
14.	Personal Cyber Insurance	10%	-
15.	Tiq Personal Accident	35%	-
16.	Pet Insurance	10%	-

5. Discount

Customers will need to enter the respective Promotion Code in the promotion code field upon application to enjoy the discount Promotion:

Product (s)	Promotion Code
3 Plus Critical Illness	MULTI60
Cancer Insurance	CANCER30
DIRECT – Etiqa <i>term life II</i> DIRECT – Etiqa <i>whole life</i> ePROTECT <i>term life</i> Tiq CashSaver Tiq Invest	Not applicable
ePROTECT <i>motorcycle</i> Personal Cyber Insurance Pet Insurance Private Car Insurance Tiq Home Insurance Tiq Maid Insurance Tiq Personal Accident Tiq Travel Insurance	SG60

6. Etiqa reserves the right to disqualify any entry that does not have the correct Promotion Code entered.
7. In order to enjoy the applicable Cashback, customers will need to ensure that they meet the applicable minimum premium payment after GST and applicable discounts, as listed in these Terms and Conditions.
8. The Discount and Cashback are not transferable, exchangeable for cash, goods and services or extendable in validity.



9. Eligible customers will receive the Cashback in the form of encashable TiqConnect eWallet credits withdrawable via PayNow (NRIC/FIN number).
10. Eligible customers must have a TiqConnect account on Etiqa's customer portal to receive the Cashback in their eWallet.
11. The Cashback for the Product(s) will be credited to the eligible customers' TiqConnect eWallet within 90 days from 23 June 2025 provided that the policy of the Product(s) purchased has not been cancelled or free-look rights have not been exercised.
12. Should the customers cancel their policy of the Product(s) purchased after the Cashback has been issued, Etiqa is entitled to deduct an equivalent amount of the Cashback value from the refund amount of the policy, provided no claims have been made under the policy.
13. Customers who have an existing renewal insurance policy which is due for renewal, and chooses not to renew/cancel/lapsed the policy in order to sign up for a new policy during Promotion and Promotion Period, will not be qualified for the Discount and/or Cashback.
14. This Promotion is not valid in conjunction with any on-going existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.
15. Existing Terms and Conditions and Policy Wordings/Contract for the Products apply.

16. **Lucky Draw**

In addition to the Discount and Cashback set out above, Customer will also qualify ("Qualifying Customer") for the Lucky Draw if the following Products are applied for or purchased during the Promotion Period, and where the customer's application for the Products is acceptable, and is accepted by Etiqa.

- a) A Qualifying Customer will automatically be enrolled into the Lucky Draw based on the combined total premium of the eligible Products purchased during the applicable Promotion Period to participate in the Lucky Draw, provided the sign-ups are under the same policyholder (unique NRIC/FIN number). For the avoidance of doubt, a Qualifying Customer will only be eligible for one entry into the Lucky Draw.
- b) Each winner will only be entitled to one (1) Prize for the entire Promotion Period.

Premium Tier	Prizes
\$200 and below	40 winners to win \$20 TADA voucher each
\$201 - \$500	10 winners to win \$50 eCapitaVoucher each
\$501 - \$1,000	5 winners to win \$80 eCapitaVoucher each
\$1,001 and above	5 winners to win Airpods 4 each

17. **Conduct of the Lucky Draw**



- a) There will be a total of 60 Prizes available for the Lucky Draw ("Winners") based on the prize table stated in clause 16b).
 - b) The Lucky Draw will be conducted on 12 September 2025 between 9:00am to 6:00pm at the premises of Etiqa's office at 23 Church Street, #01-01 Capital Square, Singapore 049481. The Winners of the Lucky Draw will be determined at random via a computerised system.
 - c) Winners will be notified via email with the redemption details for the Prize within seven (7) working days from the date of the Lucky Draw using the email address provided to Etiqa at the point of purchase of the Product. Etiqa shall not be liable for late, lost, misdirected or unsuccessful efforts to contact and/or notify the prize Winners. The redemption details shall form part of these Terms and Conditions.
 - d) Any Prize which remain unclaimed after two months from the date the redemption details are sent to the Winner shall be forfeited and the Prize shall be passed to the next winner, as determined by Etiqa in its sole discretion.
 - e) The Prizes are non-refundable, non-transferable nor exchangeable for credit or for any other items.
18. By participating in the Promotion, the Customer agrees to release and hold Etiqa harmless from any and all liability whatsoever for any injuries (other than personal injury caused by Etiqa'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.
19. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
20. The use of the Prize is subject to such other Terms and Conditions as may be imposed by the merchant or retailer supplying the Prize. The Prize recipient 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 Prize.
21. 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/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 Prize should be resolved directly with the merchant/retailer and Etiqa shall have no liability with regard to such dispute.
22. 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 Cashback and Prize without prior notice.
23. Etiqa's decision on all matters relating to or in connection with the Promotion, including awarding of the Prize to participant, shall be final and binding on all participants and all parties concerned. Etiqa is not obliged to give any reason or enter into any correspondence with any person concerning the Promotion.
24. Etiqa may at its sole discretion at any time change the Terms of the Promotion, or substitute or replace the Cashback, Discount or Lucky Draw Prize with any other prize of equal or higher value, without prior notice.



25. 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.
26. 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.
27. By participating in the Promotion, 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.

The customer 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 customer, the customer further confirms and represents that they have obtained the consent of the individual concerned for the purposes, unless such consent is not required under applicable laws.
28. 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:**

These policies are 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.

These policies (except for those stated below) 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 General Insurance Association (GIA) or Life Insurance Association (LIA) or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Please note that the following policies are not covered under Policy Owners' Protection Scheme:

- Pet Insurance
- Personal Cyber Insurance

All information is correct as of 12 September 2025.