

Terms and Conditions

Christmas 2025 Customer Appreciation Event

1. The Christmas 2025 Customer Appreciation Event (the “Event”) is organized by Etiqa Insurance Pte. Ltd. (the “Organiser”).
2. By registering your interest for the Event (the “Registration”), you confirm that you have read, understood and agree to be bound by these terms and conditions, including any amendments thereto (the “T&Cs”).
3. The Registration is open to all Tiq by Etiqa Insurance customers who have received an invitation email from the Organiser to participate in the Event.
4. The Registration will commence on 23 October 2025 at 00:00 hours (Singapore time) and end on 14 November 2025 at 23:59 hours (Singapore time) (“Registration Period”).
5. Registrations must be submitted during the Registration Period. Registrations submitted after the stated date and time will not be accepted or entertained.
6. Invited customers must complete the Event Registration Form included in the invitation email and ensure that the details are accurate.
7. Registration for the Event is not a confirmation of selection for the Event. Thirty (30) customers and their plus ones will be selected by the Organiser for the Event. The selected customers will be contacted by phone or email by the Organiser between 15 November 2025 and 25 November 2025 to confirm their slot and to inform them of necessary requirements to attend and participate in the Event.
8. Customers selected to attend the Event will be eligible for the Lucky Draw (“Participants”), which will be conducted on 30 November 2025, during the event, at the Organiser’s office, 23 Church Street, #01-01 Capital Square, Singapore 049481, between 2:00pm to 2:30pm.
9. Upon arrival and registration, Participants will submit their names into the Lucky Draw box and will also have the opportunity to spin a wheel for additional entries. During the Event, the host will randomly draw three (3) winners from the Lucky Draw box. Prize details are as follows:

Prize	Worth
1 st Prize: Ninja Double Stack XL 9.5L Air Fryer – SL451	S\$399
2 nd Prize: AirPods 4 (Active Noise Cancellation)	S\$249
3 rd Prize: Surprise Gift	S\$110

10. Only Participants who are physically present at the time of the Lucky Draw will be eligible to receive a prize. The host will continue drawing names until all three (3) prizes have been awarded.
11. The Organiser reserves the right to amend the T&Cs from time to time including adding or altering any of the Lucky Draw prizes, and modify, cancel, or suspend the Event at its sole discretion at any time. Notice

of amendments, cancellations or suspensions of the Event will be communicated to all participants via email.

12. By registering your interest for the Event, and if you are selected as a Participant for the Event, you:
 - a) agree and allow, or have sought and received permission, for the filming of the Event on 30 November 2025;
 - b) consent to interview(s), photography, audio recording, video recording, or any other recordings (the "Recordings") and the release, publication, exhibition, or reproduction of these Recordings to be used for news, webcasts, promotional purposes, advertising, inclusion on websites, social media, or any other purpose (the "Release") by the Organiser and its affiliates in perpetuity;
 - c) release the Organisers and all persons involved from any liability and waive all rights you may have to any claims for payment or royalties in connection with the Recordings, and/or the Release (including any claims connected with the taking, recording, digitizing, or publicizing of the Recordings);
 - d) agree to, at all times, indemnify, keep indemnified, and hold the Organiser harmless against all losses (including direct, indirect, incidental, and/or consequential losses), damages (including general, special, and/or punitive damages), demands, injuries (other than personal injury caused by the Organiser's negligence), claims, costs, penalties, interest and fees (including all legal fees as whether or not incurred in respect of any real, anticipated, or threatened legal proceedings), howsoever caused by, arising or resulting from, whether directly or indirectly, your participation in the Event and the use of the Recordings and/or the Release.
13. Notwithstanding anything herein, the Organiser has the absolute discretion to determine the eligibility of any person to participate in the Event.
14. All decisions by the Organiser on this Event shall be final and binding on all participants.
15. Etiqa shall not be liable for and assumes no liability or responsibility for any of the following: (a) non-performance or defects in the prizes 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 prizes. Any dispute relating to the prizes should be resolved directly with the merchant/retailer and Etiqa shall have no liability with regard to such dispute.
16. 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 the prizes.
17. The Participants will be required to furnish their personal information for identification purposes, for administering the Event. By furnishing their personal data, the Participants agree that such data may be accessed, stored or otherwise processed in any medium or format determined by the Organiser, in accordance with its Personal Data Policy.
18. In the event of any inconsistency between these T&Cs and any advertising, publicity, brochure, marketing or other materials relating to or in connection with the Event, these T&Cs shall prevail.
19. These T&Cs 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. By participating in the Event, the customer consents to Etiqa 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 facilitate or carry out all that is necessary for the Event, as stated in these T&Cs, 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 confirms and agrees 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 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.

21. A person who is not a party to these terms and conditions has no right under the Contracts (Rights of Third Parties) Act 2001, to enforce any of these terms and conditions.
22. All information is correct as of 23 October 2025.