Terms and Conditions
Christmas Integrated Campaign 2025

1. This Christmas Integrated Campaign 2025 (“Promotion”), organised by Tiq by Etiqa Insurance Pte. Ltd. (“Etiqa”), is valid from 17 November 2025 to 28 December 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. **Discount, and/or Cashback/Sign-up Gift**

   Customers participating in this Promotion will be entitled to a Discount, and/or Cashback/Sign-up Gift, depending on the Product purchased with Etiqa, details as follows:

Eligible Product(s)	Discount	Cashback / Sign-up Gift	Promotion Code
3 Plus Critical Illness	60%	Up to S$100 cashback with minimum annual premium	MULTI60
ePROTECT *term life*	-		-
DIRECT – Etiqa *term life II*	-		-
DIRECT – Etiqa *whole life*	-		-
ePROTECT *term life*		Up to S$300 cashback with minimum annual premium	-
Tiq Invest	-	Up to S$200 cashback with minimum annual premium	-
Tiq CashSaver	-	Apple Watch SE 44mm, GPS with minimum annual premium	-
Tiq Travel Insurance	Single Trip: 55% Annual Multi-Trip: 30%	-	XMAS2025
Private Car Insurance	20%	-	

Tiq Home Insurance	20%	S$50 cashback (for 5-year plan only)	XMAS2025
ePROTECT *motorcycle*	10%	S$25 cashback	
Tiq Maid Insurance	35%	-	
Personal Cyber Insurance	10%	-	
Tiq Personal Accident	35%	-	
Pet Insurance	10%	-	

a. Customers will need to enter the respective Promotion Code in the promotion code field upon application to enjoy the Discount, and/or Cashback/Sign-up Gift. Transactions without applied Promotion Code will not qualify for the respective Discount, and/or Cashback/Sign-up Gift.

b. In order to enjoy the applicable Cashback/Sign-up Gift, 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.

c. The Discount, and/or Cashback/Sign-up Gift are not transferable, exchangeable for cash, goods and services or extendable in validity.

d. Eligible customers will receive the Cashback in the form of encashable TiqConnect eWallet credits withdrawable via PayNow (NRIC/FIN number).

e. Eligible customers must have a TiqConnect account on Etiqa's customer portal to receive the Cashback in their eWallet.

f. The Cashback for the Product(s) will be credited to the eligible customers' TiqConnect eWallet within 90 days from the policy start date, provided that the policy of the Product(s) purchased has not been cancelled or free-look rights have not been exercised.

g. 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.

h. Customers who have an existing 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/Sign-up Gift.

i. A redemption email for the Sign-up Gift will be sent to the eligible customers' email address from digital@etiqa.com.sg within 90 days from the policy start date. Any Sign-Up Gift which remained unclaimed after 30 days of notification shall be forfeited. The details in the redemption email shall form part of these terms and conditions.

j. 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. Customers 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.

5. Tiq Holiday Surprise Cashback

In addition to the Discount, Cashback/Sign-up Gift set out above, customers will also qualify ("Qualifying Customer") for the Tiq Holiday Surprise Cashback ("Prize") if the Eligible Product(s) is/are purchased in the Qualifying Week and Period listed below during the Promotion Period.

Qualifying Week	Qualifying Period	Weekly Prize
1	7 November to 23 November 2025	6 winners of S$50
2	24 November to 1 December 2025	4 winners of S$100
3	1 December to 7 December 2025	3 winners of S$120
4	8 December to 14 December 2025	2 winners of S$200
5	15 December to 21 December 2025	2 winners of S$270
6	22 December to 28 December 2025	1 winner of S$1000

a. There will be a total of 18 Prizes available for the Tiq Holiday Surprise based on the Prize table above.

b. A Qualifying Customer will be automatically enrolled for the Tiq Holiday Surprise based on the Qualifying Week and Qualifying Period of purchase, and will be eligible to win the respective Prize if the last 4 digits of their policy number ends with the holiday code listed on [www.tiq.com.sg/xmas2025.](www.tiq.com.sg/xmas2025)

For example, if a Qualifying Customer purchased an Eligible Product(s) in Week 1, 7

November to 23 November 2025, the customer is only eligible to be 1 of the winners for S$50.

c. In the event there are more winners than the allocated pool in the weekly prizes, winners will be selected based on the earliest date and time of purchase.

   For example, if there are 8 policy numbers that have matched the last 4 digits of the holiday code for Week 1, the first 6 policy numbers who have successfully purchased will win the Prize.

d. In the event there are less winners than the allocated pool in the weekly prizes, the remaining prizes will be added into the Weekly Prize in Week 6.

   For example, if there are only 2 policy numbers that have matched the last 4 digits of the holiday code for Week 1, the remaining 4 S$50 cash prize will be added into Week 6's cash prize, totaling to S$1,200.

e. Should any of the winners cancel or exercised the free-look rights on their policies, the Prize will be allocated to the next policy number that matches the last 4 digits of the holiday code for the respective Qualifying Week or Qualifying Period.

f. Each winner will only be entitled to one (1) Prize for the entire Promotion Period.

g. Winners will be notified via email or SMS by 27 March 2026 using the email address or mobile number 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.

h. Eligible customers will receive the Prize in the form of encashable TiqConnect eWallet credits withdrawable via PayNow (NRIC/FIN number).

i. Eligible customers must have a TiqConnect account on Etiqa's customer portal to receive the Prize in their eWallet.

j. The Prize for the Product(s) will be credited to the eligible customers' TiqConnect eWallet on 27 March 2026 provided that the policy of the Product(s) purchased has not been cancelled or free-look rights have not been exercised.

k. Should the customers cancel their policy of the Product(s) purchased after the Prize has been issued, Etiqa is entitled to deduct an equivalent amount of the Prize value from the refund amount of the policy, provided no claims have been made under the policy.

l. Customers who have an existing 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 Prize.

m. Employees of Etiqa Insurance Pte. Ltd. are not eligible to win the Prize.

6. This Promotion is not valid in conjunction with any on-going existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.

7. Existing Terms and Conditions and Policy Wordings/Contract for the Products apply.

8. 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.

9. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Promotion.

10. 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/Sign-up Gift and Prize without prior notice.

11. 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.

12. Etiqa may at its sole discretion at any time change the Terms of the Promotion, or substitute or replace the Discount, Cashback/Sign-up Gift, and/or Prize with any other prize of equal or higher value, without prior notice.

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. 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.

15. By participating in the Promotion, the customer consent 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 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.

16. 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.

17. 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.

18. 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.

Tiq Invest is an Investment-linked Plan (ILP) which invests in ILP sub-fund(s). Investments in this plan are subject to investment risks including the possible loss of the principal amount invested. The performance and returns of the ILP sub-fund(s) is not guaranteed and the value of the units in the ILP sub-fund(s) and the income accruing to the units, if any, may fall or rise. Past performance is not necessarily indicative of the future performance of the ILP sub-fund(s). A product summary and product highlights sheet(s) relating to the ILP sub-fund(s) are available and may be obtained from the Etiqa website. A potential investor should read the product summary and product highlights sheet(s) before deciding whether to subscribe for units in the ILP sub-fund(s).

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. As term life insurance has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely.

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 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 17 November 2025.