



## Terms and Conditions

### Private Car Insurance Chinese New Year 2026 Campaign

1. This Private Car Insurance Chinese New Year 2026 Campaign ("Campaign"), organised by Tiq by Etiqa Insurance Pte. Ltd. ("Etiqa"), is valid from **19 January 2026 to 23 February 2026** ("Campaign Period").
2. This Campaign 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 Campaign is only applicable to new customers who do not have any existing car insurance policies and online application of the following product via [www.tiq.com.sg](http://www.tiq.com.sg) during the Campaign Period.

Product	Plan	Discount	Reward
Private Car Insurance	Comprehensive	20%	8,000 Etiqa Rewards Points (Worth S\$40)

4. **Discount and Reward**
  - a) Customer will need to enter the Promotion Code "**TIQCARCNY**" in the coupon code field in the quotation page <https://www.tiq.com.sg/buy-online/car-insurance/quotation/> to enjoy the applicable Discount.
  - b) This Promotion Code is valid for one time use only during the Campaign Period and cannot be stacked or combined for use in a single transaction.
  - c) The Promotion Code is not transferable, exchangeable for cash or kind or extendable in validity.
  - d) Eligible customers will receive the Reward in their TiqConnect account within 90 days from the policy start date.
  - e) Eligible customers must have a TiqConnect account on Etiqa's customer portal to receive the Reward.
5. This Campaign is not valid for customers who have policies due for renewal, cancelled or free-look existing policy/policies with Etiqa within the last 14 days from the date of purchase of the Product.
6. This Campaign 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 for the Product apply.
8. Etiqa reserves the right to amend these terms and conditions at any time at our sole discretion, including changing the terms or terminating the Campaign at any point in time without prior notice, by posting such amendment(s) to <https://tiq.com.sg/>.
9. 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 Campaign, these terms and conditions shall prevail.
10. By participating in the Campaign, 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 Campaign.

11. Notwithstanding anything herein, Etika has the absolute discretion to determine the eligibility of any person to participate in the Campaign.
12. If Etika subsequently determines that a person is in fact not eligible to participate in this Campaign for any reason whatsoever, Etika may at its discretion, disqualify that person and claw back/cancel the Reward without prior notice.
13. If Etika subsequently determines that a person is in fact not eligible, for any reason whatsoever, Etika may at its discretion, disqualify that person and cancel the Discount without prior notice.
14. Etika's decision on all matters relating to the Campaign is final and binding on all customers.
15. The terms and conditions of the Campaign 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.
16. By participating in the Campaign, the customer consents to Etika 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 Etika's Data Protection and Privacy Statement on Etika's website, which the Customer confirmed that they have read and understood.
17. 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 Etika, and are additional to any rights which Etika 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.
18. A person who is not a party to this Campaign terms and conditions has no right under the Contracts (Rights of Third Parties) Act 2001, to enforce any of these Terms and Conditions.
19. This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. 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 SDIC websites (<http://www.gia.org.sg/> or [www.sdic.org.sg/](http://www.sdic.org.sg/)).

All information is correct as of 18 January 2026.