

Terms and Conditions

Tiq Travel Chinese New Year Campaign 2026

1. This Tiq Travel Chinese New Year Campaign 2026 ("Promotion"), organised by Tiq by Etiqa Insurance Pte. Ltd. ("Etiqa"), is valid from **23 January 2026 to 23 February 2026** ("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 Etiqa+ SG mobile app during the Promotion Period.
4. Customers under this Promotion will be entitled to a Discount and Ang Bao, depending on the Product purchased with Etiqa, details as follows:

Product	Discount	Ang Bao
Tiq Travel Insurance	Single Trip – 50% Annual Multi-Trip – 25%	Every policy with a minimum premium paid of \$80 will get a \$8 Ang Bao.

5. **Discount and Ang Bao**
 - a) Customer will need to enter the Promotion Code "**CNY2026**" in the coupon code field upon application to enjoy the applicable Discount.
 - b) This Promotion Code is valid for one time use only 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.
6. Etiqa reserves the right to disqualify any entry that does not have the correct Promotion Code entered. In order to enjoy the applicable Ang Bao, customers will need to ensure that they meet the applicable minimum premium payment after GST and applicable discounts, as listed in this Terms and Conditions.
7. The Discount and Ang Bao are not transferable, exchangeable for cash, goods and services or extendable in validity.
8. Eligible customers will receive the Ang Bao in the form of encashable TiqConnect eWallet credits withdrawable via PayNow (NRIC).
9. Eligible customers must have a TiqConnect account on Etiqa's customer portal to receive the Ang Bao in their eWallet.
10. The Ang Bao will be credited to the eligible customers' TiqConnect eWallet within 90 days from 23 February 2026 provided that the policy of the Product purchased has not been cancelled or free-look rights have not been exercised.
11. Should the customers cancel their policy of the Product purchased after the Ang Bao have been issued, Etiqa is entitled to deduct an equivalent amount of the Ang Bao gift value from the refund amount of the policy, provided no claims have been made under the policy.



12. 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 Ang Bao.
13. This Promotion is not valid in conjunction with any on-going existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.
14. Existing Terms and Conditions and Policy Wordings/Contract for the Products apply.
15. 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.
16. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
17. 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 Ang Bao without prior notice.
18. Etiqa may at its sole discretion at any time change the terms of the Promotion, or substitute or replace the Promotion with any other prize of equal or higher value, without prior notice.
19. 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.
20. 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.
21. By participating in the Promotion, 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 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.
22. 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.
23. 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.
24. 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.



25. 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/).

Information is accurate as at 23 January 2026.