



Terms and Conditions
Tiq Home Event - Fire Safety Giveaway 2026

1. This Tiq Home Event - Fire Safety Giveaway 2026 ("Giveaway"), organised by Tiq by Etiqa Insurance Pte. Ltd. ("Etiqa"), is valid from **1 January 2026 to 30 January 2026** ("Promotion Period").
2. By participating in the Giveaway, you ("Participant") confirm that you have read, understood and agree to be bound by these terms & conditions, including any amendments thereto (the "T&Cs").
3. The Giveaway consists of the following prizes ("Prizes"):
 - a) One 1kg Dry Powder Fire Extinguisher
 - b) One item from the 'Spin-the-wheel' activity which may include any one of the following:
 - i. Fireproof document bag;
 - ii. S\$10 Digital Tiq Voucher;
 - iii. S\$5 Digital Tiq Voucher; or
 - iv. Travel compression bag.
4. The Giveaway is open to all members of the public and the Giveaway will be given out at the Event at One Raffles Place on 30 January 2026 ("Event").
5. To qualify for the Giveaway:
 - a) Participants must post a photo of a fire safety precaution they practise at home on their social media platform(s), tag #FireSafewithTiq, and present the post to Etiqa at the Event.
 - b) The photo must be posted on or before 21 January 2026.
 - c) Participants who post the photo after 21 January 2026 but present it at the Event will only be eligible to receive the fire extinguisher and will not be entitled to participate in the 'Spin-the-wheel' activity.
6. Prizes are awarded on a first-come, first-served basis. Each Participant is entitled to **one** redemption only. For the avoidance of doubt, if multiple photos are submitted under the same Participant, the Participant will still only be entitled to **one** fire extinguisher.
7. The Spin-the-wheel activity will be conducted in the following manner: Participant will spin the wheel on the board once and where the arrow lands on the item, the Participant will be entitled to that item as indicated in 3(b) above, unless it is out of stock.
8. Each Participant must:
 - a) be a legal resident of Singapore
 - b) have reached the age of 18 at the time of the participation
 - c) submit an entry in English, outlined in T&C 5 above (the "Entry" or "Entries") that does:
 - i. not contain any material which Etiqa, in its sole and absolute discretion, deems inappropriate, indecent, obscene, objectionable, hateful, tortious, defamatory, slanderous or libelous and must not contain material that Etiqa, in its sole and absolute discretion, deems to promote bigotry, racism, hatred or harm against any group or individual or to promote

discrimination (whether based on race, gender, religion, nationality, disability, sexual orientation or age);

- ii. not contain any material that breaches any applicable laws or regulations including, without limitation, the laws or regulations in the jurisdiction in which an Entry is submitted; and
- iii. not contain your private/personal information or that of any third party (for example, name, address, phone number, email address or any other contact details). Etiqua shall not be responsible for any loss or damages suffered as a result of or in connection with such posting.

8. All Entries are subject to review and approval by Etiqua at its absolute discretion. Etiqua has the right to refuse to accept any Entries and/or remove any submitted Entry for any reason. For example, an Entry may be removed if Etiqua decides that the said Entry is in violation of these T&Cs.

9. Etiqua's decision on and method of awarding the Entries shall be at its absolute discretion and shall be final, conclusive and binding and Etiqua shall not be liable for payment or compensation to any party resulting from Etiqua's choice of the Entries or for any Participant not being eligible to receive the prizes offered under the Giveaway. No appeal, correspondence or claims will be entertained.

10. The Participant must provide proof to Etiqua's satisfaction that he/she is indeed the same person as the individual who submitted the Entry. For example, the Participant may do so by showing all documentary evidence as to proof of name and identification number. If the Participant is unable to do so, or Etiqua subsequently finds the Participant to be ineligible or not qualified pursuant to these T&Cs, Etiqua reserves the right to reject the Entry.

11. The Participants will be required to furnish their personal information for redemption purposes, for administering the Giveaway at the Event.

- a) By providing the information requested in and submitting the redemption form, Participant(s) consent to Etiqua and its related company, its agents, authorised service providers and marketing partners collecting, using or disclosing and/or processing their personal data, for the purpose of:
 - Contacting them regarding offering products and services that may be suited to their needs; and
 - Sending them marketing and promotional messages via e-mail, phone call and any phone-number-based messaging platform, (collective, "Marketing and Promotional messages").
- b) The participant's consent to receive Marketing and Promotional messages above is in addition to any previous marketing consent which they may have provided to Etiqua. Participants may withdraw their consent by submitting the Marketing Withdrawal Form at www.etiqua.com.sg or email to customer.service@etiqua.com.sg.

12. All Prizes are non-negotiable, non-transferrable and cannot be exchanged into cash and other forms of credit. Each prize is subject to its own set of terms and conditions. Prizes are provided "as is" and Etiqua does not provide further representation, warranty or guarantee of any kind, express or implied as to the quality, merchantability or fitness for any purpose, or for the use or consumption thereof.

13. Etiqua 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 (other than personal injury caused by Etihad's negligence) whatsoever or howsoever caused arising from the use, consumption and/or enjoyment of the Prizes.
- 14. Participation in the Giveaway is subject to these T&Cs and the Participants are deemed to have accepted these Terms and Conditions when they participate. The Participants shall indemnify Etihad for any claims, expenses, actions, losses or damages or costs (including legal costs on a full indemnity basis) made against or incurred or sustained by Etihad in connection with any breach of these Terms and Conditions and/or a submitted Entry.
- 15. All decisions by Etihad on this Event shall be final and binding on all Participants.
- 16. Etihad may, at any time in its sole and absolute discretion substitute, replace or change the Prize stipulated herein, with another prize of similar value (whether in cash or otherwise) without prior notice or giving any reason or assuming any liability or payment of compensation to any person. Etihad's determination of the substituted prize shall be final, conclusive and binding. No appeal, correspondence or claims will be entertained.
- 17. The decision of Etihad on all matters relating to or in connection with the Giveaway, including, but not limited to, the eligibility of any Participant and whether to terminate the Giveaway, are at Etihad's absolute discretion and shall be final, conclusive and binding on all parties. Etihad shall not be obliged to give any reason or enter into any correspondence with any persons on any matter concerning the Giveaway and no appeal, correspondence or claims will be entertained.
- 18. By participating in the Giveaway, the Participant agrees to release and hold Etihad harmless from any and all liability whatsoever for any injuries (other than personal injury caused by Etihad'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 Giveaway.
- 19. By participating in the Promotion, the Participant consent to Etihad's disclosure and/or use of your name, photograph and personal particulars given to Etihad, for the purposes of the Promotion, and any publicity and promotional materials and activities related thereto.
- 20. 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 Giveaway, these terms and conditions shall prevail.
- 21. These terms and conditions 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.
- 22. By participating in the Giveaway, the Participant consents to Etihad 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 Giveaway, as stated in these terms and conditions, and such other purposes as stated in the Etihad's Data Protection and Privacy Statement on the Etihad's website, which the Participant confirmed that they have read and understood.
- 23. The Participant confirms and agrees that their consents herein supplement but do not supersede or replace any other consents which they may have previously provided to Etihad, and are additional to any rights which Etihad 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 Participant, the Participant 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 terms and conditions has no right under the Contracts (Rights of Third Parties) Act 2001, to enforce any of these terms and conditions.

All information is correct as of 1 January 2026.