



Terms and Conditions

Refer and Earn Campaign

1. This Refer and Earn (“Campaign”), organised by Tiq by Etiqa Insurance Pte. Ltd. (“Etiqa”), is valid from **1 January 2026 to 31 December 2026**, both dates inclusive (“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. **Referral Fee**
 - a) An existing customer (“Referrer”) who refers a new customer (“Referee”) to purchase their **first** policy from any of the Eligible Products (as defined below) via www.tiq.com.sg will receive a referral fee in accordance to the Eligible Products being purchased (“Referral Fee”).
 - b) The Referee must input the Referrer’s Referral Code in the relevant field as spelt out in the table below during the online purchase.
 - c) The Referral Fee, given in the form of encashable eWallet credits will be credited into the Referrer’s TiqConnect account within 60 days after the successful online purchase by the Referee.
4. **Additional Discount**
 - a) The Referee on the other hand will receive an additional discount to the total premium payable in addition to prevailing ongoing premium discount on each of their purchase of an Eligible Product from www.tiq.com.sg. For the avoidance of doubt, the Referee will still be entitled to the additional discount even if the Referee purchases more than 1 Eligible Product.
 - b) The Referee must input the Referrer’s Referral Code in the relevant field as spelt out in the table below during the online purchase.
 - c) The Additional Discount is not transferable, exchangeable for cash or kind or extendable in validity.

Eligible Products	Referral Fee to Referrer	Additional Discount to Referee*	Which field to key in Referral Code?
Tiq Travel Insurance	S\$10	5% (Single Trip and Annual Trip)	Referral Code
Private Car Insurance	S\$30	5%	Promo Code
ePROTECT <i>motorcycle</i>	S\$20	5%	Promo Code
Tiq Maid Insurance	S\$30	5%	Referral Code
Tiq Personal Accident	S\$20	5%	Promo Code
Pet Insurance	S\$20	5%	Referral Code
Tiq Home Insurance	S\$15	5%	Promo Code
ePROTECT <i>term life</i>	S\$50	NA	Referral Code
Cancer Insurance	S\$50	NA	Referral Code
DIRECT – Etiqa <i>term life II</i>	S\$50	NA	Referral Code
DIRECT – Etiqa <i>whole life</i>	S\$50	NA	Referral Code
Tiq Invest	S\$50	NA	Referral Code
3 Plus Critical Illness	S\$50	NA	Referral Code
Tiq CashSaver	S\$50	NA	Referral Code
Enrich aspire VII	S\$50	NA	Referral Code

* The additional discount to the Referee is calculated based on the total premium payable after applying the ongoing premium discount.



5. This Campaign is not valid for customers who have cancelled or free-look existing policy/policies with Etiqa within the last 14 days.
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 Eligible Products applies.
8. 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 Life Insurance Association (LIA) or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

The following policy is not covered under PPF:

- Pet Insurance
9. 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 before the stated Campaign Period without prior notice, by posting such amendment(s) to www.tiq.com.sg.
 10. 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.
 11. By participating in the Campaign, the Customer agrees to release and hold Etiqa harmless from any and all liability whatsoever for any injuries, 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.
 12. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Campaign.
 13. If Etiqa subsequently determines that a person is in fact not eligible, for any reason whatsoever, Etiqa may at its discretion, disqualify that person and cancel and/or clawback the Referral Fee and Additional Discount without prior notice.
 14. Etiqa'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 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.



17. The Customer confirm and agree 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 confirm and represent 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 advertisement has not been reviewed by the Monetary Authority of Singapore.
20. All information is correct as of 1 January 2026.