



## Terms and Conditions

### PA GRC Resilience Day – Tiq Home Campaign 2026

1. This PA GRC Resilience Day – Tiq Home Campaign (“Giveaway”), organised by Tiq by Etiqa Insurance Pte. Ltd. (“Etiqa”), is valid on **24 April 2026**. (“Promotion Period”).
2. By participating in the Giveaway, you confirm that you have read, understood and agree to be bound by these Terms and Conditions, including any amendments thereto (the “T&Cs”).
3. The Giveaway comprises one (1) first aid kit (the “Prize”).
4. The Giveaway is open to all members of the public and the Giveaway will be given out at the event at Taman Jurong Community Club on 24 April 2026 (“Event”).
5. To qualify for the Giveaway, each participant (the “Participant”) must fulfil all of the following requirements:
  - a) Follow the official Instagram account @tiqsg;
  - b) Complete the Home Insurance survey; and
  - c) Participate in the mini game.
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 survey entries are submitted under the same Participant, the Participant will still only be entitled to **one** first-aid kit.
7. Each Participant must:
  - a) be a legal resident of Singapore
  - b) have reached the age of 18 at the time of the participation
  - c) fulfil the requirements outlined in T&C 5 above (the “Entry” or “Entries”).
8. The Participants will be required to furnish their personal information for redemption purposes, for administering the Giveaway at the Event.
9. By providing the information requested in and submitting the survey form, Participant(s) consent to Etiqa 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:
  - a) Contacting them regarding offering products and services that may be suited to their needs; and
  - b) Sending them marketing and promotional messages via e-mail, phone call and any phone-number based messaging platform, (collective, “Marketing and Promotional messages”).

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 Etiqa. Participants may withdraw their consent by submitting the Marketing Withdrawal Form at [www.etiqa.com.sg](http://www.etiqa.com.sg) or email to [customer.service@etiqa.com.sg](mailto:customer.service@etiqa.com.sg).



10. The Prize is non-negotiable, non-transferrable and cannot be exchanged into cash and other forms of credit. The prize is subject to its own set of terms and conditions. Prizes are provided "as is" without 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. In the event any prize becomes unavailable for any reason, Etiqa shall provide a substitute prize selected in its sole discretion.
11. Etiqa shall not be liable for and assumes no liability or responsibility for any of the following:
  - a) non-performance or defects in the Prize and/or
  - b) any loss, damage, expense, liability and/or injury (other than personal injury caused by Etiqa's negligence) whatsoever or howsoever caused arising from the use, consumption and/or enjoyment of the Prize.
12. 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 Etiqa 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 Etiqa in connection with any breach of these Terms and Conditions and/or a submitted Entry.
13. All decisions by Etiqa regarding this Event shall be final and binding on all Participants.
14. Etiqa 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. Etiqa's determination of the substituted prize shall be final, conclusive and binding. No appeal, correspondence or claims will be entertained.
15. The decision of Etiqa 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 Etiqa's absolute discretion and shall be final, conclusive and binding on all parties. Etiqa 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.
16. By participating in the Giveaway, the Participant 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 Giveaway.
17. By participating in the Giveaway, the Participant consent to Etiqa's disclosure and/or use of your name, photograph and personal particulars given to Etiqa, for the purposes of the Giveaway, and any publicity and promotional materials and activities related thereto.
18. 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.
19. 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.



20. By participating in the Giveaway, the Participant 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 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 Etiqa's Data Protection and Privacy Statement on the Etiqa's website, which the Participant confirmed that they have read and understood.
21. 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 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 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.
22. 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.
23. All information is correct as of 24 April 2026.