

Terms and Conditions

Stack and Save 2026 Bundle Campaign

- 1) This Stack and Save Bundle 2026 Campaign ("Campaign"), organised by Tiq by Etiqa Insurance Pte. Ltd. ("Etiqa"), is valid from **1 October 2026 – 26 October 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) This Campaign is only applicable for the online application or purchase of the following products ("Products") via www.tiq.com.sg during the Campaign Period.
- 4) Customers participating in this Campaign will be eligible for the Campaign Cashback, which can be combined with any ongoing or existing promotions of the Products. Please see the details below:

Campaign Qualifying Criteria

Product(s)	Cashback																
1. ePROTECT motorcycle 2. Personal Cyber Insurance 3. Pet Insurance 4. Private Car Insurance 5. Tiq Home Insurance 6. Tiq Maid Insurance 7. Tiq Personal Accident 8. Tiq Travel Insurance 9. 3 Plus Critical Illness 10. Cancer Insurance 11. Term Life Insurance 12. Tiq CashSaver 13. Tiq Invest 14. Whole Life Insurance	a) Purchase 2 qualifying products; <table><tr><th>Minimum premium required[#]</th><th>Cashback</th></tr><tr><td>Total paid premium S\$300 - S\$800</td><td>S\$20</td></tr><tr><td>Total paid premium S\$801 - S\$1,500</td><td>S\$60</td></tr><tr><td>Total paid premium above S\$1,501</td><td>S\$120</td></tr></table> b) Purchase 3 or more qualifying products <table><tr><th>Minimum premium required[#]</th><th>Cashback</th></tr><tr><td>Total paid premium S\$500 - S\$1,000</td><td>S\$30</td></tr><tr><td>Total paid premium S\$1,001 - S\$1,800</td><td>S\$70</td></tr><tr><td>Total paid premium above S\$1,801</td><td>S\$150</td></tr></table> [#]Minimum Premium means the total payable premium net after GST and applicable discount.	Minimum premium required [#]	Cashback	Total paid premium S\$300 - S\$800	S\$20	Total paid premium S\$801 - S\$1,500	S\$60	Total paid premium above S\$1,501	S\$120	Minimum premium required [#]	Cashback	Total paid premium S\$500 - S\$1,000	S\$30	Total paid premium S\$1,001 - S\$1,800	S\$70	Total paid premium above S\$1,801	S\$150
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- a. To enjoy the applicable Cashback, customers will need to ensure that they meet the applicable minimum premium payment after GST and applicable discounts, as listed in this Terms and Condition.
- b. The Cashback is not transferable, exchangeable for cash, goods and services or extendable in validity.
- c. Cashback tiers are not cumulative. If a customer purchases 3 or more qualifying products, the customer will be eligible for the corresponding cashback as set out in the table above at paragraph (b) and the customer will not be eligible for the cashback set out in the table at paragraph (a).

- d. Eligible customers will receive the Cashback in the form of encashable TiqConnect eWallet credits withdrawable via PayNow (NRIC).
 - e. Eligible customers must have a TiqConnect account on Etiqa's customer portal to receive the Cashback in their eWallet.
 - f. The Cashback for the Campaign will be credited to the eligible customers' TiqConnect eWallet within 90 days from the end of Campaign Period provided that the policy of the Product(s) purchased has not been cancelled or free-look rights have been exercised.
 - g. Should the customers cancel their policy of the Product(s) purchased after the Cashback have been issued, Etiqa is entitled to deduct an equivalent amount of the Cashback value from the refund amount of the policy, provided no claims have been made under the policy.
 - h. This Campaign is not valid for customers who have policies cancelled or free-look existing policy/policies with Etiqa within the last 14 days from the Campaign start date.
 - i. 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 Campaign and Campaign Period, will not be qualified for the Cashback.
- 5) Customers participating in this Promotion will be entitled to the ongoing Product promotion which includes additional Discount, and/or Cashback, depending on the Product purchased with Etiqa, details as follows:

Ongoing Product Promotions Qualifying Criteria

Eligible Product(s)	Discount	Cashback	Promotion Code
3 Plus Critical Illness	60%	Up to S\$100 cashback with minimum annual premium payable (Annual Premium Payment Mode Required)	MULTI60
Cancer Insurance	30%		CANCER30
DIRECT – Etiqa term life II	-	Up to S\$100 cashback with minimum annual premium payable (Annual Premium Payment Mode Required)	-
DIRECT – Etiqa whole life	-	Up to S\$100 cashback with minimum annual premium payable (Annual Premium Payment Mode Required)	-
ePROTECT term	-	Up to S\$300 cashback with	-

life		minimum annual premium payable (Annual Premium Payment Mode Required)									
Tiq Invest	-	Up to S\$200 cashback with minimum annual premium payable	-								
Tiq Travel Insurance	<table><tr><td>Single Trip</td><td>Up to 55%</td></tr><tr><td>Annual Multi-Trip</td><td>Up to 30%</td></tr></table>	Single Trip	Up to 55%	Annual Multi-Trip	Up to 30%	-	Refer to Tiq Travel promotion webpage for the ongoing promo code				
Single Trip	Up to 55%										
Annual Multi-Trip	Up to 30%										
Private Car Insurance	20%	-	TIQCAR20								
Tiq Home Insurance	25%	<table><tr><th>Minimum paid premium</th><th>Cashback</th></tr><tr><td>S\$100-S\$250.99</td><td>S\$30</td></tr><tr><td>S\$251-S\$400</td><td>S\$50</td></tr><tr><td>More than S\$400</td><td>S\$70</td></tr></table>	Minimum paid premium	Cashback	S\$100-S\$250.99	S\$30	S\$251-S\$400	S\$50	More than S\$400	S\$70	TIQHOME25PLUS
Minimum paid premium	Cashback										
S\$100-S\$250.99	S\$30										
S\$251-S\$400	S\$50										
More than S\$400	S\$70										
ePROTECT motorcycle	10%	-	BIKE10								
Tiq Maid Insurance	35%	-	TIQMAID35								
Personal Cyber Insurance	-	-	-								
Tiq Personal Accident	35%	-	PA35								
Pet Insurance	-	-	-								

- a. Customers will need to enter the respective Promotion Code in the promotion code field upon application to enjoy the Discount and/or Cashback. Transactions without applied Promotion Code will not qualify for the respective Discount and/or Cashback. No Promotion Codes are needed to be entered for these Products:

- (1) DIRECT – *Etiqa term life II*
- (2) DIRECT – *Etiqa whole life*
- (3) ePROTECT *term life*

(4) Tiq Invest

- b. In order to enjoy the applicable Cashback for the Eligible Products listed below, customers must ensure that they:

- meet the minimum qualifying premium applicable to the Eligible Product, as specified in the tables below; and
- select the annual premium payment mode for the Eligible Products listed below:

Eligible Product(s) with min. Annual Premium needed	Minimum Qualifying Annual Premium	Cashback
3 Plus Critical Illness Cancer Insurance DIRECT – Etiqa term life II DIRECT – Etiqa whole life	S\$499 and below	S\$20
	S\$500 – S\$1,000	S\$50
	S\$1,001 and above	S\$100
ePROTECT term life	S\$250 – S\$499	S\$70
	S\$500 – S\$1,000	S\$125
	S\$1,001 and above	S\$300
Tiq Invest	S\$1,000	S\$10
	S\$5,000	S\$50
	S\$10,000	S\$100
	S\$20,000 and above	S\$200

- c. Eligible Product(s) renewal(s) are not eligible for Cashback.
- d. The Discount, and/or Cashback are not transferable, exchangeable for cash, goods and services, extendable in validity or while stocks last.
- e. Eligible customers will receive the Cashback in the form of encashable TiqConnect eWallet credits withdrawable via PayNow (NRIC/FIN number).
- f. Eligible customers must have a TiqConnect account on Etiqa's customer portal to receive the Cashback in their eWallet.
- g. The Cashback for the Product(s) will be credited to the eligible customers' TiqConnect eWallet within 90 days from the policy start date, provided that the policy of the Product(s) purchased has not been cancelled or free-look rights have not been exercised.
- h. Should the customers cancel their policy of the Product(s) purchased after the Cashback has been issued, Etiqa is entitled to deduct an equivalent amount of the Cashback value from the refund amount of the policy, provided no claims have been made under the policy.
- i. Customers who have an existing insurance policy which is due for renewal, and chooses not to renew/cancel/lapsed the policy to sign up for a new policy during Promotion and Promotion Period, will not be qualified for the Discount, and/or Cashback.

6) Existing Terms and Conditions and Policy Wordings/Contract for the Products apply.



- 7) 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.
- 8) Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Campaign.
- 9) If Etiqa subsequently determines that a person is in fact not eligible to participate in this Campaign, for any reason whatsoever, Etiqa may at its discretion, disqualify that person and claw back/cancel the Cashback without prior notice.
- 10) Etiqa's decision on all matters relating to or in connection with the Campaign, shall be final and binding on all participants and all parties concerned. Etiqa is not obliged to give any reason or enter into any correspondence with any person concerning the Campaign.
- 11) 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/promotion/stack-save
- 12) 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.
- 13) By participating in the Campaign, 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.
- 14) 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.
- 15) 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.
- 16) A person who is not a party to these Campaign Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001, to enforce any of these Terms and Conditions.
- 17) 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.

Important notes:

These policies are underwritten by Etiqa Insurance Pte. Ltd. This content is for reference only and is not a contract of insurance. Full details of the policy terms and conditions can be found in the policy contract. The information contained on this product advertisement is intended to be valid in Singapore only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Singapore.



Tiq Invest is an Investment-linked Plan (ILP) which invests in ILP sub-fund(s). Investments in this plan are subject to investment risks including the possible loss of the principal amount invested. The performance and returns of the ILP sub-fund(s) are not guaranteed and the value of the units in the ILP sub-fund(s) and the income accruing to the units, if any, may fall or rise. Past performance is not necessarily indicative of the future performance of the ILP sub-fund(s). A product summary and product highlights sheet(s) relating to the ILP sub-fund(s) are available and may be obtained from the Etiqa website. A potential investor should read the product summary and product highlights sheet(s) before deciding whether to subscribe for units in the ILP sub-fund(s).

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. As term life insurance has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely.

You should seek advice from a financial adviser before deciding to purchase the policy. If you choose not to seek advice, you should consider if the policy is suitable for you.

These policies are protected under the Policy Owners' Protection (PPF) 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 Life Insurance Association (LIA) or General Insurance Association (GIA) or SDIC websites (www.lia.org.sg or www.gia.org.sg or www.sdic.org.sg).

Personal Cyber Insurance and Pet insurance are not covered under the PPF scheme. This advertisement has not been reviewed by the Monetary Authority of Singapore. All information is correct as of 1 October 2026.