Terms and Conditions
Tiq Home Event – Ready, Get Set, Be Fire-Safe 2026

1. This Tiq Home Event – Ready, Get Set, Be Fire-Safe 2026 ("Event"), organised by Tiq by Etiqa Insurance Pte. Ltd. ("Etiqa"), is valid from **17 September 2026 to 20 September 2026.** ("Promotion Period").

2. By participating in the Event, 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 Event consists of 4 Game Stations ("Activities") that you will have to complete. Upon completion of the Activities, you will receive a first aid kit ("Prize").

4. The Activities are open to all members of the public and the Prizes will be given out at the Event at Sengkang Grand Mall from 17 September to 20 September 2026.

5. To qualify for the Prize:

   a) Collect a "Journey Card" from any of the Event staff.

   b) Complete all 4 Activities and receive a chop on the Journey Card for each completed Activity.

   c) Show the completed Journey Card and completed redemption form to the staff at the Event redemption counter.

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 members of a group complete the Activities together, the group will still only be entitled to **one** Prize.

7. Participants may participate in the Event individually or in a group. Each Participant must:
   a) be a legal resident of Singapore

   b) have one person in the group who has reached the age of 18 at the time of participation.

8. Participation is subject to review and approval by Etiqa at its absolute discretion. Etiqa has the right to refuse to accept any Participant for any reason.

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

10. The Participants will be required to provide their personal information to Etiqa for redemption purposes, for administering the Prize at the Event.

    a) By providing the information requested in and submitting the redemption form, Participant(s) 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 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 supersedes 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 or email to customer.service@etiqa.com.sg.

11. The Prize is 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 Etiqa 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.

12. 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.

13. 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.

14. All decisions by Etiqa on this Event shall be final and binding on all Participants.

15. 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.

16. The decision of Etiqa on all matters relating to or in connection with the Event, including, but not limited to, the eligibility of any Participant and whether to terminate the Event, 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 Event and no appeal, correspondence or claims will be entertained.

17. By participating in the Event, 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 Event.

18. By participating in the Event, the Participant consents to Etiqa’s disclosure and/or use of your name, photographs, video and voice recordings, and personal particulars given to Etiqa, for the purposes of the Promotion, and any publicity and promotional materials and activities related thereto.

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 Event, these terms and conditions shall prevail.

20. 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.

21. By participating in the Event, 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 Event, 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.

22. 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.

23. 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.

24. All information is correct as of 17 September 2026.