Terms and Conditions

Tiq Home Insurance 25% off & Cashback Plus Campaign 2026

1. This Tiq Home Insurance 25% off & Cashback Plus Campaign 2026 ("Campaign"), organised by Tiq by Etiqa Insurance Pte. Ltd. ("Etiqa"), is valid from **1 October 2026 to 31 October 2026** ("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 online application of the following product via www.tiq.com.sg.

Product Name	Minimum premium	Discount	Cashback	Promotion Code
Tiq Home Insurance	$150 - $250.99	25%	$30	TIQHOME25PLUS
	$251 - $400		$50	
	More than $400		$70	

4. **Discount and Cashback**

   a) To enjoy the applicable Discount and 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) Customer will need to enter the Promotion Code "TIQHOME25PLUS" in the coupon code field upon online application to enjoy the applicable Discount and Cashback.

   c) This Promotion Code is valid for one time use only during the Campaign Period and cannot be stacked or combined for use in a single transaction.

   d) The Promotion Code is not transferable, exchangeable for cash or kind or extendable in validity.

   e) Eligible customers will receive the Cashback in the form of encashable TiqConnect eWallet credits withdrawable via PayNow (NRIC).

   f) Eligible customers must have a TiqConnect account on Etiqa's customer portal to receive the Cashback in their eWallet.

   g) The Cashback will be credited to the eligible customers' TiqConnect eWallet within 90 days from policy start date.

   h) Should the customers cancel their policy before the policy effective date, the Cashback will not be credited to the customer.

   i) Should the customers cancel their policy 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.

5. This Campaign is not valid for customers who have policies due for renewal, cancelled or free-look existing policy/policies with Etiqa within the last 14 days from the start of this Campaign.

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 product apply.

8. 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 **https://tiq.com.sg/**.

9. 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.

10. 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.

11. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Campaign.

12. 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 the Discount and Cashback without prior notice.

13. Etiqa's decision on all matters relating to the Campaign is final and binding on all customers.

14. 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.

15. 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.

16. 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. 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.

17. 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.

18. 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 SDIC websites (**http://www.gia.org.sg/** or **www.sdic.org.sg/**).

19. The policy is underwritten by Etiqa Insurance Pte. Ltd. Full details of the policy terms and conditions can be found in the policy contract. 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. 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.

20. This advertisement has not been reviewed by the Monetary Authority of Singapore.

21. All information is correct as of 1 October 2026.