Terms and Conditions
Pet Insurance 10% Flash Sale Campaign

1. This Pet Insurance 10% Flash Sale Campaign ("Campaign"), organised by Tiq by Etiqa Insurance Pte. Ltd. ("Etiqa"), is valid from **13 November 2026 to 28 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, 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** during the Campaign Period.

4. Customers under this Campaign will be entitled to a 10% discount based on the terms and conditions herein.

Product Name	Plan Type	Discount	Promotion Code
Pet Insurance	Pawsome, Pawmazing, Pawtastic, Pawfect	10%	**PET10**

5. **Discount**

   a) Customer will need to enter the Promotion Code "**PET10**" in the coupon code field upon application to enjoy the applicable Discount as stated in the table above.
   b) This Promotion Code is valid for one time use only and cannot be stacked or combined for use in a single transaction.
   c) The Promotion Code is not transferable, exchangeable for cash or kind or extendable in validity.

6. This Campaign is not valid for customers who have cancelled or free-look existing policy/policies with Etiqa within the last 14 days.

7. This Campaign is not valid in conjunction with any on-going existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.

8. Existing terms and conditions for the product apply.

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 **https://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 the 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 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.

19. All information is correct as of 13 November 2026.