

## FAQs - Dash EasyEarn Lite

Updated 24 September 2020

### 1. What is Dash EasyEarn Lite?

Dash EasyEarn by Etiqa Insurance is an insurance savings plan open to eligible Dash users, to earn higher returns while enjoying the flexibility of anytime top-ups, withdrawals with no lock-in period or penalty. Dash EasyEarn life insured also enjoy insurance coverage in the event of death.

The policy is underwritten by Etiqa Insurance Pte. Ltd. (Company Reg. No. 201331905K).

### 2. Who is Etiqa?

Etiqa Insurance Pte. Ltd. is a licensed life and general insurance company registered in the Republic of Singapore and governed by the Insurance Act. It is an insurance arm of Maybank Group which is among Asia's leading banking groups and South East Asia's fourth largest bank by assets. To find out more, visit [www.etiqa.com.sg](http://www.etiqa.com.sg).

### 3. Who can sign up for Dash EasyEarn Lite?

Dash EasyEarn is applicable for eligible Singtel Dash users aged between 17 to 75 (at next birthday) with a valid Singapore NRIC or Singapore residency/work pass. Sign up or log in to Singtel Dash app to check your eligibility.

Please note that all applications are subjected to the acceptance by Etiqa Insurance Pte. Ltd

We only allow one Dash EasyEarn policy per individual at any point in time, regardless whether your policy is active or inactive.

### 4. How are the returns calculated?

The returns are calculated daily based on the crediting rate. Returns will be credited after the policy month provided the policy maintains an average daily account value of S\$100 for the policy month.

### 5. How is the Account value calculated?

Account Value is calculated as:

(Starting premium + Top-ups + Accumulated interest) - (Partial withdrawal and any withdrawal charge)

### 6. Is there a minimum premium for Dash EasyEarn Lite?

You can start saving from S\$100 up to a maximum of S\$2,000, in multiples of S\$50.

To enjoy the returns and benefits, you would need to maintain at least S\$100 average daily account value to be entitled for interest crediting.

## 7. What is the protection benefit?

In the event of death during the policy term, 105% of your Account value will be paid as the death benefit and the policy ends. There will be no payout for death from suicide within the first 12 months or 12 months following the last top-up made, whichever is later; and for any death due to pre-existing conditions throughout the policy term. Please refer to the Product Terms and Conditions (in app) for more details.

## 8. What is the Financial Assistance Benefit for COVID-19 that is added to the Dash EasyEarn policy?

All Dash EasyEarn policyholders, regardless of your policy start date, are entitled to the Financial Assistance Benefit for COVID-19, introduced by Etiqa Insurance.

For more information on the benefits and other terms, please visit <https://www.tiq.com.sg/covid19/>.

## 9. Is my Dash EasyEarn policy protected?

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 [Life Insurance Association \(LIA\)](#) or [SDIC](#).

## 10. How do I manage my plan?

Everything's on Singtel Dash app! **Launch Dash > Home screen > 'Grow Money' icon** to access and manage your account:

- View Dash EasyEarn Lite policy details
- Top up your account
- Make withdrawals

## 11. How do I pay premiums for my Dash EasyEarn plan?

All payment is made within Singtel Dash app either by your Dash wallet or bank account (via eNETS).

You'll be prompted to make your first top-up when you first sign up for Dash EasyEarn Lite via Singtel Dash app. For subsequent top-ups, simply login to the app and manage your account.

The starting amount is S\$100 and subsequent top-ups may be made in multiples of S\$50. The maximum top-up amount is capped at S\$2,000 (*Top-ups - Withdrawal amount - Withdrawal charges*).

Please ensure that your bank account's daily eNETS limit is set to enable your payment and top-up amounts to go through. For details on how to update your eNETS limit, please contact your bank:

Citibank: +65 6225 5225  
DBS: 1800 111 1111  
OCBC: 1800 363 3333  
POSB: 1800 339 6666  
Standard Chartered: +65 6747 7000  
UOB: 1800 222 2121

## 12. What are the ways to make a partial withdrawal?

Manage your Dash EasyEarn plan via the Singtel Dash app. You can choose for your partial withdrawal to be transferred to:

- (1) either your Singtel Dash account up to your Dash wallet account limit (no charge); or
- (2) directly to your bank account via PayNow (S\$0.70 per transaction, deducted from Dash EasyEarn plan)

Withdrawal amounts must be at least S\$50, and in multiples of S\$50 per withdrawal. Partial withdrawal will reduce the account value by the withdrawal amount (and withdrawal charges, if any).

Do note that you will only earn returns when you maintain a minimum of S\$100 average daily account value.

In the event of an unexpected surge in withdrawals (partial or full) across Dash EasyEarn policyholders within a short period of time, Etiqa Insurance may take up to a period of 6 months from the date of your withdrawal application to process the payment.

## 13. What if I change my mind?

Dash EasyEarn has a 14-day free look period within which you may cancel the policy by contacting Etiqa Insurance.

While your policy is active and in force, you may withdraw your funds anytime via Singtel Dash app.

There are no surrender charges if you wish to surrender the policy. Do note that a policy surrender will terminate your account.

## 14. What happens if I want to surrender my policy or file a death claim?

You may submit your request by contacting Etiqa Insurance at +65 6887 8777 or email [customer.service@etiqa.com.sg](mailto:customer.service@etiqa.com.sg).

## 15. I have further queries on my policy, who should I contact?

For general enquiries on Dash EasyEarn or EasyEarn Lite, [click here](#) to start a live chat with Etiqa Insurance's agents immediately.

For technical issues or enquiries on your existing Dash EasyEarn policy, please WhatsApp Etiqa Insurance's customer care consultants at +65 6887 8777 from Mondays to Fridays, 8.45am to 5.30pm (closed on Saturdays, Sundays and Public Holidays).