

## Terms and Conditions

15 December 2021- 15 March 2022

### Protect & Win - Personalised Financial Review Promotion

1. This Protect & Win - Personalised Financial Review Promotion (“Promotion”) is valid from 15 December 2021 to 15 March 2022, both dates inclusive (“Promotion Period”) organised by Tiq by Etiqa Insurance Pte. Ltd. (“Etiqa”).
2. This Promotion 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, who are existing Dash account holders.
3. This Promotion is only applicable for customers who have submitted an online application of the personalised financial review form.
4. **1,000 Dash points and S\$30 Cash reward**
  - a. Customers will need to complete and submit the personalised financial review form before 15 February 2022, and complete a personalised financial review with a Financial advisor from Etiqa Insurance within 14 days of completing and submitting the financial review form. Upon completion of the financial review, the customer will be provided with a referral code (“Referral Code”) for subsequent application of Eligible Products. The Referral code is required for participation in the Lucky Draw. The 1,000 Dash Reward points and S\$30 Cash reward (collectively referred to as “Dash Points and Cash Reward”) is only valid for the Promotion Period and is limited to one (1) Dash Points and Cash Reward per customer.
  - b. Eligible customers will receive the S\$30 Cash reward in the form of encashable TiqConnect eWallet credits withdrawable via PayNow or Direct Credit to his/her bank account.
  - c. Eligible customers must have a TiqConnect account on Etiqa’s customer portal to receive the S\$30 Cash reward in their eWallet.
  - d. The S\$30 Cash reward will be credited to the eligible customers’ TiqConnect eWallet within 4 weeks after the completion of financial review with a Financial advisor from Etiqa Insurance.
  - e. The 1,000 Dash Reward points (sponsored by Singtel) will be credited to the eligible customer’s Dash account within 4 weeks from the end of the month on which the said financial review was completed. The use and/or redemption of the Dash Reward points is subject to Singtel’s standard terms and conditions found at [Singtel Dash Rewards Promo TCs 200812.pdf](#), which terms will be updated from time to time. The customer should check with Singtel for further details. Etiqa makes no representation or warranty whatsoever for the use of the Dash points. Any dispute relating to the Dash points should be resolved directly with Singtel and Etiqa shall have no liability with regard to such dispute. Except in relation to crediting of the Dash Reward points, in accordance with] the terms herein when directed by Etiqa, Singtel shall have no further liability and owe no further obligation to the eligible customer under this Promotion. For the avoidance of doubt, Singtel disclaims any representations or warranties, express or implied, regarding any of the products (other than the Dash app) or services mentioned

in this Promotion, including any implied warranty of merchantability and fitness for a particular purpose.

- f. By completing and submitting the personalised financial review form, the eligible customer consents to Singtel's collection, processing, disclosure, and/or use of the eligible customer's personal data for the purposes of this Promotion and the eligible customer further agrees to be bound by the Dash Data Protection Policy available at <http://www.dash.com.sg/terms>.

**5. Lucky draw prize: S\$5,000 worth travel vouchers with Pegasus Travel Management, redeemable for air tickets and packaged tours.**

- a. To qualify for the Lucky Draw ("Qualifying Customer"):
  - i. Customers must complete the financial review with a Financial advisor from Etiqa Insurance within 14 days of completing and submitting the personalized financial review form as stated in clause 4a;
  - ii. Customers must apply for the Eligible Product online via [www.tiq.com.sg](http://www.tiq.com.sg) or with a Financial advisor from Etiqa Insurance before 15 March 2022. Customers must indicate or quote the Referral Code in the referral code field when applying for the Eligible Product. The application must be accepted and approved by Etiqa;
  - iii. The applicable product's premium must have been fully paid before 15 March 2022;
  - iv. Customers must purchase the policy as a private individual; and
  - v. Customers have not free look, cancelled or withdraw their policy at the time of the draw on 4 April 2022.
- b. A Qualifying Customer will get one chance per product purchased.
- c. Eligible Products include Cancer Insurance, 3 Plus Critical Illness insurance and ePROTECT Term Life Insurance, DIRECT-Etiqa term life, DIRECT - Etiqa whole life, Tiq Invest, Essential Whole Life Cover, Essential Term Life Cover, Enrich Flex, ePROTECT Mortgage, Esteem eternity II and Enrich retirement.
- d. **Conduct of the Lucky Draw and Redemption of Rewards**
  - i. There will be a total of 1 Prize for the Lucky Draw.
  - ii. The Lucky Draw will be conducted on 4 April 2022 at Etiqa's premises at One Raffles Quay, #22-01 North Tower, Singapore 048583.
  - iii. Winners will be notified by email or post or SMS by 15 April 2022 using the e-mail address, mobile number or mailing address provided to Etiqa at the point of purchase of the Product. Etiqa shall not be liable for late, lost, misdirected or unsuccessful efforts to contact and notify the Prize winner.
  - iv. Redemption steps for the Prize will be sent by email within fourteen (14) working days after the date of the notification email. Information on how to redeem the Prize shall form part of these terms and conditions.
  - v. Etiqa may use a third-party vendor for the Prize redemption for this Lucky Draw. Your relevant personal data will be shared with the third-party vendor and their subcontractors (if any), for this purpose.
  - vi. The winner will be determined by Etiqa, whose decision shall be final. If the Prize is not won or remains unclaimed for a period of two (2) months from the date of

- notification, the Prize shall be forfeited and shall be passed to the next winner, as determined by Etiqa. No appeals shall be entertained.
- vii. The Prize is non-refundable, non-transferable nor exchangeable for credit or for any other items.
  - viii. By participating in the Lucky Draw, you consent to Etiqa's disclosure and/or use of your name, photograph and personal particulars given to Etiqa, for the purposes of the Lucky Draw, and any publicity and promotional materials and activities related thereto.
  - ix. By participating in the Lucky Draw, 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 Lucky Draw.
  - x. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Lucky Draw.
  - xi. If Etiqa subsequently determines that a person is in fact not eligible to participate in this Lucky Draw, for any reason whatsoever, Etiqa may at its discretion, disqualify that person and claw back/cancel the Prize won without prior notice.
  - xii. The use of the Prize is subject to such other terms and conditions as may be imposed by the merchant or retailer supplying the Prize. The Prize winner should check with the respective merchant/retailer for details. Etiqa makes no representation or warranty whatsoever as to the quality, merchantability or fitness for any purpose, or for the use or consumption thereof or any other implied terms or conditions with respect to the Prize.
  - xiii. Etiqa shall not be liable for and assumes no liability or responsibility whether in contract or tort (including negligence) for any of the following: (a) non-performance or defects in the Prize and/or (c) any loss, damage, expense, liability and/or injury whatsoever or howsoever caused arising from the use, consumption and/or enjoyment of the Prize. Any such dispute relating to the Prize should be resolved directly with the merchant/retailer and Etiqa shall have no liability with regard to such dispute.
  - xiv. Etiqa may at its sole discretion at any time change the terms of the Promotion and lucky draw, or substitute or replace the Prize with any other prize of equal or higher value, without prior notice and liability to any person.
  - xv. Etiqa assumes no responsibility and is not liable for any costs, charges or expenses which the Prize winner may be required to pay after the Prize has been collected/ redeemed from Etiqa.
6. This Promotion is not valid for customers who have cancelled or free-look existing policy/policies with Etiqa within the last 14 days.
7. Existing terms and conditions for the product apply.
8. This Promotion is not valid in conjunction with any on-going existing insurance Promotions, coupons, referral discounts, staff discounts and privileges, unless otherwise stated.
9. By participating in the Promotion , the customer agrees to release and hold Etiqa and Singtel harmless from any and all liability whatsoever including (without limitation) 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 Promotion.

10. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
11. Etiqa's decision on all matters relating to the Promotion is final and binding on all customers.
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 Promotion, these terms and conditions shall prevail.
13. The terms and conditions of the Promotion 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.
14. Etiqa reserves the right to amend these terms and conditions at any time at our sole discretion, including changing the terms or terminating the Promotion at any point in time before the stated Promotion Period without prior notice, by posting such amendment(s) to <https://tiq.com.sg>.
15. These policy is underwritten by Etiqa Insurance Pte. Ltd. (Company Reg. No. 201331905K)
16. You should seek advice from a qualified adviser before deciding to purchase the policy. If you choose not to seek advice, you should consider if the policy is suitable for you.
17. As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely.
18. This advertisement has not been reviewed by the Monetary Authority of Singapore.
19. The policies are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). 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 Life Insurance Association (LIA) or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

All information is correct as of 15 December 2021.