

Terms and Conditions

WOW Sale Nov to Dec 2022

1. This WOW Sale ("Promotion and Lucky Draw"), organised by Tiq by Etiqa Insurance Pte. Ltd. ("Etiqa"), is valid from **01 November 2022** to **31 December 2022** ("Lucky Draw Period").
2. This Promotion and Lucky Draw 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. Employees of Etiqa are not eligible to participate in this Promotion and Lucky Draw.
4. This Promotion and Lucky Draw is only applicable for the online application or purchase of the following products ("Products") via www.tiq.com.sg during the Lucky Draw Period.

Product	Discount	Additional Cashback			Lucky Draw Chance(s)																	
Tiq Invest	NA	<table><tr><th>Min. Premium</th><th>Cashback</th></tr><tr><td>\$1,000</td><td>\$30</td></tr><tr><td>\$5,000</td><td>\$50</td></tr><tr><td>\$10,000</td><td>\$100</td></tr><tr><td>\$20,000</td><td>\$200</td></tr><tr><td>\$50,000</td><td>\$500</td></tr></table>			Min. Premium	Cashback	\$1,000	\$30	\$5,000	\$50	\$10,000	\$100	\$20,000	\$200	\$50,000	\$500	20					
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\$1,000	\$30																					
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\$10,000	\$100																					
\$20,000	\$200																					
\$50,000	\$500																					
ePROTECT term life	18% perpetual	Up to \$300			20																	
Cancer Insurance	25%	5%			20																	
3 Plus Critical Illness	Up to 50%	NA			20																	
GIGANTIQ Add-on Protection	NA	NA			1																	
Private Car Insurance	20%	<table><tr><th>Min. Premium[#]</th><th>Cashback (all other car make)</th><th>Cashback (Toyota, Volkswagen, Audi)</th></tr><tr><td>\$600</td><td>\$150</td><td>\$180</td></tr><tr><td>\$800</td><td>\$180</td><td>\$210</td></tr><tr><td>\$1,200</td><td>\$200</td><td>\$230</td></tr><tr><td>\$1,500</td><td>\$250</td><td>\$280</td></tr><tr><td>\$2,000</td><td>\$300</td><td>\$330</td></tr></table>	Min. Premium [#]	Cashback (all other car make)	Cashback (Toyota, Volkswagen, Audi)	\$600	\$150	\$180	\$800	\$180	\$210	\$1,200	\$200	\$230	\$1,500	\$250	\$280	\$2,000	\$300	\$330	1	
Min. Premium [#]	Cashback (all other car make)	Cashback (Toyota, Volkswagen, Audi)																				
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Tiq Home Insurance	25%	5 year plan: \$50			1																	

ePROTECT <i>motorcycle</i>	10%	\$25	1								
ePROTECT <i>maid</i>	20%	Applicable to 26-months plan only <table><tr><td>Plan A</td><td>\$5</td></tr><tr><td>Plan B</td><td>\$10</td></tr><tr><td>Plan C</td><td>\$20</td></tr></table>	Plan A	\$5	Plan B	\$10	Plan C	\$20	1		
Plan A	\$5										
Plan B	\$10										
Plan C	\$20										
ePROTECT <i>personal mobility</i>	10%	NA	1								
Personal Cyber Insurance	10%	NA	1								
Tiq Travel Insurance	<table><tr><td>Single Trip</td><td>40%</td></tr><tr><td>Annual</td><td>60% COVID-19 add-on</td></tr></table>	Single Trip	40%	Annual	60% COVID-19 add-on	<table><tr><td>Single Trip</td><td>NA</td></tr><tr><td>Annual</td><td>\$20</td></tr></table>	Single Trip	NA	Annual	\$20	1
Single Trip	40%										
Annual	60% COVID-19 add-on										
Single Trip	NA										
Annual	\$20										
Tiq Personal Accident	25%	\$20	1								

5. Lucky Draw Prizes (“Prizes”)

- To qualify for the Lucky Draw (“Qualifying Customer”):
 - the customers must apply for or purchase the Product online via www.tiq.com.sg during the Lucky Draw Period, and where applicable, is accepted by Etiqa; and
 - the customers must either:
 - purchase the Product as a private individual; or
 - have an active GIGANTIQ add-on protection until date of conduct of Lucky Draw.
- A Qualifying Customer will get chance(s) per Product purchased during the applicable Lucky Draw Period based on the table above to participate in the Lucky Draw, provided the purchase/sign-ups are under the same policyholder. Lucky Draw Chance(s) is stackable, for avoidance of doubt, please refer to the illustration in clause 5e.
- Each winner will be entitled to one (1) Prize.

d) Lucky Draw Prizes

Prize	Lucky Draw Prizes
1 st	A pair of air tickets to Japan (given as travel voucher)
2 nd	iPhone 14 128GB
3 rd	\$800 Cash (given as encashable TiqConnect eWallet credits)
4 th	Dyson Supersonic Hairdryer
5 th to 6 th	Dyson V8 Slim Fluffy
7 th to 9 th	\$500 eCapitaVoucher

10 th	\$400 eCapitaVoucher
11 th	Nintendo Switch Gen 2 Console
12 th to 15 th	\$200 Shopee Voucher
16 th to 20 th	\$100 Shopee Voucher

e) Illustration

Illustration	Products purchased under the same policyholder	Number of Lucky Draw Chances
Customer A	1. Tiq Invest 2. Private Car Insurance 3. Cancer Insurance	20 1 20 Total Chances = 41
Customer B	1. ePROTECT <i>maid</i> 2. 3 Plus CI	1 20 Total Chances = 21

6. Conduct of the Lucky Draw and Redemption of Prizes

- There will be a total of 20 Prizes for the Lucky Draw.
- The Lucky Draw will be conducted on 17 January 2023 at the premises of Etiqa Office at One Raffles Quay, #22-01 North Tower, Singapore 048583.
- Winners will be notified via email or SMS by 31 January 2023 using the email address or mobile number 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 winners.
- Redemption details for the Prize will be sent by email within seven (7) working days after the date of the notification email. The redemption details shall form part of these terms and conditions.
- Etiqa may use a third-party vendor for the Prizes 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.
- Any Prizes which are not won or remain unclaimed after two months of notification shall be forfeited and the Prize shall be passed to the next winner, as determined by Etiqa.
- The Prizes are non-refundable, non-transferable nor exchangeable for credit or for any other items.

7. Discount and Additional Cashback

- Customers will need to enter the Promotion Code **<WOWSALE2022>** in the promotion code field upon application to enjoy the Discount and/or Additional Cashback. For Cancer Insurance and 3 Plus Critical Illness, customers will need to enter Promotion Codes **<SUMMER25>** and **<MULTI50>** respectively. Etiqa reserves the right to disqualify any entry that does not have the correct Promotion Code entered.
- In order to enjoy the applicable Additional Cashback, customers will need to ensure that they meet the applicable minimum premium payment after GST and discounts, as listed in the 'Additional Cashback' column above.

- c. The Promotion Code and Discount are not transferable, exchangeable for cash, goods and services or extendable in validity.
 - d. Eligible customers will receive the Additional Cashback in the form of encashable TiqConnect eWallet credits withdrawable via PayNow or Direct Credit to his/her bank account.
 - e. Eligible customers must have a TiqConnect account on Etiqa's customer portal to receive the Additional Cashback in their eWallet.
 - f. The Additional Cashback will be credited to the eligible customers' TiqConnect eWallet within 4 weeks from **31 December 2022** provided that the policy of the Product(s) purchased (except for Private Car Insurance) has not been cancelled. **The Additional Cashback for Private Car Insurance will be credited to the eligible customer 2 weeks after the policy effective date.**
 - g. Should the customers cancel their policy of the Product(s) purchased after the Additional Cashback has been issued, Etiqa is entitled to deduct an equivalent amount of the Additional Cashback value from the refund amount of the policy, provided no claims have been made under the policy.
8. For **Tiq Invest**, customer do not need to enter any Promotion Code in the Promotion Code field to enjoy the Additional Cashback. The Additional Cashback will be credited to the eligible customers, provided these actions are not performed:
 - a) Make a full surrender (full withdrawal) of the Tiq Invest, with Etiqa within the last 90 days from policy purchase date; or
 - b) Make a partial withdrawal of Tiq Invest with Etiqa within the last 90 days from policy purchase date.
9. **For Private Car Insurance, ePROTECT motorcycle, ePROTECT maid, Tiq Personal Accident, Tiq Travel and Tiq Home Insurance**, the Additional Cashback will be credited to the eligible customers, provided these actions are not performed:
 - a) Customers have an existing renewal insurance policy which is due for renewal, or chooses not to renew and lapsed the policy in order to sign-up for a new policy during Promotion and Lucky Draw Period.
10. This Promotion and Lucky Draw is not valid for customers who have cancelled or free-look existing policy/policies with Etiqa within the last 14 days.
11. This Promotion and Lucky Draw is not valid in conjunction with any on-going existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.
12. Existing terms and conditions for the Products apply.
13. 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 or www.lia.org.sg or www.sdic.org.sg).
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 Lucky Draw at any point in time before the stated Lucky Draw Period without prior notice, by posting such amendment(s) to <https://tiq.com.sg>.
15. 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.
16. 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 and Lucky Draw, these terms and conditions shall prevail.

17. 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.
18. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Lucky Draw.
19. 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.
20. 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 any Prizes.
21. 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 whatsoever or howsoever caused arising from the use, consumption and/or enjoyment of the Prize. Any such dispute relating to the Prizes should be resolved directly with the merchant/retailer and Etiqa shall have no liability with regard to such dispute.
22. Etiqa may at its sole discretion at any time change the terms of the Promotion and Lucky Draw, or substitute or replace the Prizes with any other prize of equal or higher value, without prior notice
23. Etiqa's decision on all matters relating to or in connection with the Lucky Draw, including awarding of the Prizes to participants, shall be final and binding on all Customers and all parties concerned. Etiqa is not obliged to give any reason or enter into any correspondence with any person concerning the Lucky Draw.
24. The terms and conditions of the Promotion and Lucky Draw 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.
25. A person who is not a party to these Lucky Draw Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001, to enforce any of these Terms and Conditions.
26. This advertisement has not been reviewed by the Monetary Authority of Singapore.
27. All information is correct as of 01 November 2022.