Terms and Conditions
Online Life Promotion

1. This Online Life Promotion ("Promotion"), organised by Tiq by Etiqa Insurance Pte. Ltd. ("Etiqa"), is valid from **1 September 2026 to 26 October 2026** both dates inclusive ("Promotion Period").

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.

3. This Promotion is only applicable for the online application or purchase of the eligible products set out in the respective table below ("Eligible Product(s)") via **www.tiq.com.sg** or via the **Tiq by Etiqa mobile app** during the Promotion Period.

4. **Discount**

Eligible Product (s)	Discount	Policy Year	Promotion Code
3 Plus Critical Illness	60%	1	MULTI60
	30%	2	The discount for the subsequent policy year 2 and 3 will be automatically applied during renewal provided that the policy has not been cancelled or lapsed.
	10%	3	
Cancer Insurance	30%	1	CANCER30

Only applicable on annual premium payment mode.

a. Customers must enter the respective promotion codes in the promotion code field and select annual premium mode upon application to enjoy the premium discount.

b. The promotion code is only valid for the Promotion Period. Etiqa reserves the right to disqualify any entry that does not have the correct promotion code entered.

c. The promotion code and discounts are not transferable, exchangeable for cash, goods, and services or extendable in validity.

d. The Promotion is not valid for customers who have an existing in-forced 3 Plus Critical Illness or Cancer Insurance policy/policies with Etiqa.

5. **Cashback**
Customers will be entitled to qualify for the following cashback ("Cashback"), provided the required eligibility criteria set out below are fulfilled:

Eligible Product (s)	Eligibility	Cashback
• 3 Plus Critical Illness • Cancer Insurance • DIRECT – Etiqa *term life II* • DIRECT – Etiqa *whole life*	Annual premium equivalent of S$499 and below	S$20 Cashback
	Annual premium equivalent of S$500 – S$1,000	S$50 Cashback
	Annual premium equivalent of S$1,001 and above	S$100 Cashback
• ePROTECT *term life*	Annual premium equivalent of S$250 – S$499	S$70 Cashback
	Annual premium equivalent of S$500 – S$1,000	S$125 Cashback
	Annual premium equivalent of S$1,001 and above	S$300 Cashback

Only applicable in annual premium payment mode.

Eligible Product	Minimum Single Premium Invested	Cashback
Tiq Invest	S$1,000	S$10
	S$5,000	S$50
	S$10,000	S$100
	S$20,000 and above	S$200

Maximum Product Cashback for Tiq Invest is capped at S$200 per customer.

a. No promotion code is required for the Cashback. Customers will automatically be registered to receive the rewards when they meet the criteria above.

b. The Cashback is not transferable, exchangeable for cash, goods and services or extendable in validity.

c. The Cashback will be rewarded per policy purchased except for Tiq Invest where the Cashback is capped at S$200 per customer regardless of number of eligible policies purchased.

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

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

f. The Cashback will be credited to the eligible customers' TiqConnect eWallet within 90 days from the policy start date, provided that the policy of the Product(s) purchased has not been cancelled or free-look rights have not been exercised.

g. Should the customers cancel their policy of the Product(s) purchased 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.

h. Customers who have an existing insurance policy which is due for renewal, and chooses not to renew/cancel/lapsed the policy in order to sign up for a new policy during Promotion and Promotion Period, will not be qualified for the Discount, and/or Cashback.

6. **Sign-up Gift**

This promotion is only valid from 1 September 2026 to 30 September 2026.

Eligible Product	Eligibility	Sign-up Gift
Tiq CashSaver	Annual premium of S$5,000 and above	Apple Watch SE 3 44mm, GPS
	Annual premium of S$20,000 and above	Apple Watch Ultra 3 49mm, GPS

Only applicable on annual premium payment mode.

a. No promotion code is required for the Sign-up Gift. Customers will automatically be registered to receive the Sign-up Gift when they meet the eligible criteria above.

b. The Sign-up Gift is not transferable, exchangeable for cash, goods and services or extendable in validity.

c. The Sign-up Gift will be provided in a colour determined by availability at the time of fulfilment. Customers will not be entitled to select, exchange, or request for a specific colour or size. No disputes or claims will be entertained regarding the allocation.

d. A redemption email for the Sign-up Gift will be sent to the eligible customers' email address from digital@etiqa.com.sg within 90 days from the policy start date. Any Sign-Up Gift which remain unclaimed after 30 days of notification shall be forfeited. The details in the redemption email shall form part of these terms and conditions.

e. The use of the Sign-up Gift is subject to such other terms and conditions as may be imposed by the merchant or retailer supplying the Sign-up Gift. The Customer 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 gift, including the Sign-up Gift.

7. This Promotion is not valid for customers who have cancelled or free-look existing policy / policies with Etiqa within the last 14 days from the purchase of the relevant Eligible Product(s).

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

9. Existing Terms and Conditions and Policy Wordings/Contract for the Products apply.

10. By participating in the Promotion, 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 Promotion.

11. If Etiqa subsequently determines that a person is in fact not eligible to participate in this Promotion for any reason whatsoever, Etiqa may at its discretion, disqualify that person and claw back/cancel the Cashback and Prize without prior notice.

12. Etiqa's decision on all matters relating to or in connection with the Promotion, including awarding of the Prize to a participant, shall be final and binding on all participants and all parties concerned. Etiqa is not obliged to give any reason or enter into any correspondence with any person concerning the Promotion.

13. Etiqa may at its sole discretion at any time change the Terms of the Promotion, or substitute or replace the Discount, Cashback, and/or Prize with any other prize of equal or higher value, without prior notice.

14. 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.

15. 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

16. By participating in the Promotion, 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 Promotion.

17. By participating in the Promotion, 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.

    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.

18. A person who is not a party to these Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001, to enforce any of these Terms and Conditions.

Important notes:

These policies are underwritten by Etiqa Insurance Pte. Ltd. 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.

Tiq Invest is an Investment-linked Plan (ILP) which invests in ILP sub-fund(s). Investments in this plan are subject to investment risks including the possible loss of the principal amount invested. The performance and returns of the ILP sub-fund(s) is not guaranteed and the value of the units in the ILP sub-fund(s) and the income accruing to the units, if any, may fall or rise. Past performance is not necessarily indicative of the future performance of the ILP sub-fund(s). A product summary and product highlights sheet(s) relating to the ILP sub-fund(s) are available and may be obtained from the Etiqa website. A potential investor should read the product summary and product highlights sheet(s) before deciding whether to subscribe for units in the ILP sub-fund(s).

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. As term life insurance has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely.

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.

These policies are 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 Life Insurance Association (LIA) or SDIC websites (**www.lia.org.sg** or **www.sdic.org.sg**).

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

All information is correct as of 16 August 2026.