



Terms and Conditions

Etiqa Brand Actions Campaign 2024

1. The Etiqa Brand Actions Campaign 2024 ("Campaign") is organised by Etiqa Insurance Pte. Ltd. ("Etiqa") in collaboration with Sqkii Pte Ltd ("Sqkii") as part of the #HuntTheMouse ("HTM") organised by Sqkii. The Campaign runs from 10 October 2024 1000hrs to 7 November 2024 2359hrs ("Campaign Period"), and is subject to the duration and general Terms and Conditions of the HTM, which can be found at <https://htm24.sqkii.com/> .
2. In this Campaign, participants can perform Etiqa's designated brand actions, as listed on the HTM website, to earn varying quantities of in-game items in HTM known as Crystals. Crystals may be used by HTM participants to obtain specific in-game advantages for HTM.
3. This Campaign is only applicable for the online application or purchase of Tiq Home Insurance and/or Pet Insurance ("Eligible Products") via www.tiq.com.sg/sqkii clicked through HTM during the Campaign Period.
4. The Eligible Products are limited to purchase by 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.
5. Participants under this Campaign will be entitled to the following discount and cashback for Tiq Home Insurance, details as follows:

Product	Discount and Cashback
Tiq Home Insurance	BAU Promo (10 - 13 October 2024): 20% off Flash Sale (14 October – 10 November 2024): a) 25% off; and b) \$50 cashback (5-year plan only)

5. **Crystals**

In addition to the Discount and Cashback, participants may be entitled to Crystals in varying quantities by completing Etiqa's Brand Action as specified below and/or on Sqkii's official channels. Etiqa's brand action must be completed before 7 November 2024, 2359hrs, to qualify for the Crystals.

- a) A Qualifying Participant will obtain five hundred (500) Crystals per Eligible Product purchased during the applicable Campaign Period based on the table below.
- b) Participants who freelook and/or re-purchases the Eligible Products will not be awarded the Crystals again.
- c) Sqkii reserves the right to modify the amount of Crystals awarded at any time without prior notice.

Brand Action	Number of Crystals awarded
Purchased Tiq Home Insurance	500
Purchased Pet Insurance	500



d) Illustration

Illustration	Brand Action	Number of Crystals awarded
Participant A	1. 1 x Tiq Home Insurance policy	500
Participant B	2. 1 x Pet Insurance policy	500
Participant C	1. 1 x Tiq Home Insurance policy 2. 1 x Pet Insurance policy	1,000

6. Fulfilment of Crystals

- a) Crystals will be awarded in-game within 24 hours after successful Policy ID verification. Participants will receive an in-game notification via the Campaign to claim their Crystals.
 - b) All Crystals obtained through the HTM are strictly non-transferable.
 - c) All Crystals obtained by the Participants in HTM shall only be valid for a duration of three (3) months from the date of Crystals acquisition.
 - d) All Crystals obtained by the Participants through the HTM are exclusively valid for use in HTM conducted within Singapore, including this HTM and any subsequent HTM (if any), subject to the validity period outlined in the Terms and Conditions of the HTM.
 - e) Sqkii reserves the right to modify, restrict, or discontinue the use of Crystals at any time without prior notice.
7. In order to enjoy the applicable Cashback, Participants will need to purchase a 5-year Tiq Home Insurance plan, as listed in clause 5.
8. The Cashback is not transferable, exchangeable for cash, goods and services or extendable in validity.
9. Eligible Participants will receive the Cashback in the form of encashable TiqConnect eWallet credits withdrawable via PayNow (NRIC).
10. Eligible Participants must have a TiqConnect account on Etiqa's customer portal to receive the Cashback in their eWallet.
11. The Cashback for the Campaign will be credited to the Eligible Participants' TiqConnect eWallet within 90 days from the end of Campaign Period provided that the policy of the Product purchased has not been cancelled or free-look rights have been exercised.
12. Should the Participants cancel their policy of the Product purchased after the Cashback have 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.



13. Participants who have an existing renewal 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 the Campaign Period, will not be qualified for the Cashback.
14. Existing Terms and Conditions and Policy Wordings/Contract for the Eligible Products apply.
15. By participating in the Campaign, the Participant 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.
16. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Campaign.
17. If Etiqa subsequently determines that a person is in fact not eligible to participate in this Campaign, for any reason whatsoever, Etiqa may at its discretion, disqualify that person and claw back/cancel the Cashback without prior notice.
18. Etiqa's decision on all matters relating to or in connection with the Campaign, 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 Campaign.
19. 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.
20. By participating in the Campaign, the Participant 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 Participant confirmed that they have read and understood.
21. The Participant 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.
22. In addition, where personal data of any person is disclosed by the Participant, the Participant 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.
23. 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.
24. 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.



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.

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.

Tiq Home Insurance 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 General Insurance Association (GIA) or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

Pet Insurance is not covered under the Policy Owners' Protection (PPF) Scheme.

All information is correct as of 10 October 2024.