

Terms and Conditions

Tiq Invest Promotion: 1 September 2024 to 31 December 2024

1. This Tiq Invest Promotion (“Promotion”), organised by Tiq by Etiqa Insurance Pte. Ltd. (“Etiqa”), is valid from **1 September 2024 to 31 December 2024**, 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 Products”) via www.tiq.com.sg or via the **Tiq by Etiqa mobile app** during the Promotion Period.

4. Sign-Up Gift

Customers will be entitled to qualify for the following additional sign-up gift (“Sign-Up Gift”), provided the required criteria set out below are fulfilled:

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.

5. No promotion code is required for the sign-up gift. Customers will automatically be registered to receive the Sign-up Gift(s) when they meet the eligible criteria above.
6. The Sign-up Gift will be rewarded per policy purchased but is capped at S\$200 per customer during the promotion period.
7. The Sign-up Gift is not transferable, exchangeable for cash, goods and services or extendable in validity.
8. Eligible customers will receive the Sign-up Gift in the form of encashable TiqConnect eWallet credits withdrawable via PayNow (NRIC).
9. Eligible customers must have a TiqConnect account on Etiqa’s customer portal to receive the Cashback in their eWallet.
10. The Sign-up Gift will be credited to the eligible customers’ TiqConnect eWallet within 90 days from policy start date provided that the policy of the Product(s) purchased has not been cancelled or free-look rights have been exercised.

11. This Promotion is not valid for customers who:
 - a) Cancelled or free-look existing Tiq Invest policy / policies with Etiqa within the last 14 days from policy purchase date.
 - b) Make a full surrender (full withdrawal) of the Tiq Invest policy with Etiqa within the last 90 days from policy purchase date.
 - c) Make a partial withdrawal of the Tiq Invest policy with Etiqa within the last 90 days from policy purchase date.
12. This Promotion is not valid in conjunction with any on-going existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.
13. Existing terms and conditions for the Eligible Product apply.
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://www.tiq.com.sg>.
15. 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.
16. By participating in the Promotion, 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 Promotion.
17. 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.
18. Etiqa shall not be liable for and assumes no liability or responsibility for any of the following: (a) non-performance or defects in the Sign-up Gift 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 Sign-up Gift. Any such dispute relating to the Sign-up Gift should be resolved directly with the merchant/retailer and Etiqa shall have no liability with regard to such dispute.
19. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
20. 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 Sign-up Gift without prior notice.
21. Etiqa may at its sole discretion at any time change the terms of the Promotion, or substitute or replace the Promotion with any other prize of equal or higher value, without prior notice.

22. 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.
23. By participating in the Promotion, the Customer consent to Etiqa and its related, its agents, authorized 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 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.

In addition, where personal data of any person is disclosed by the Customer, the Customer 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.

24. 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:

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 Etiqa or via <https://www.etiqa.com.sg/portfolio-funds-and-ilp-sub-funds>. 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).

This policy is 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. 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 the Life Insurance Association (LIA) or SDIC websites (lia.org.sg or www.sdic.org.sg).

Information is correct as of 1 September 2024.

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