



Terms and Conditions
Chinese New Year Campaign 2025

1. This Chinese New Year Campaign 2025 (“Promotion”), organised by Tiq by Etiqa Insurance Pte. Ltd. (“Etiqa”), is valid from **13 January 2025** to **17 February 2025** (“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 following products (“Products”) via www.tiq.com.sg or via the Tiq by Etiqa mobile app during the Promotion Period.
4. Customers under this Promotion will be entitled to a Discount and/or Cashback/Sign-up Gift, depending on the Product purchased with Etiqa, details as follows:

Eligible Product(s)	Discount	Cashback/Sign-up Gift
3 Plus Critical Illness	Up to 60% off	Up to S\$100 Cashback on annual premium
Cancer Insurance	30% off	Up to S\$100 Cashback on annual premium
ePROTECT <i>term life</i>	-	Up to S\$300 Cashback on annual premium
ePROTECT <i>term life</i> DIRECT – Etiqa <i>term life II</i>	-	Up to S\$100 Cashback on annual premium
3 Plus Critical Illness Cancer Insurance ePROTECT <i>term life</i> DIRECT – Etiqa <i>term life II</i> DIRECT – Etiqa <i>whole life</i>	As above	<p>Purchase two or more of the Eligible Products in this category and meet the minimum combined total annual premium of S\$2,000 and above to receive an Apple Watch SE.</p> <p>Note: Premium payment must be made via the annual premium payment mode. Two or more unique products must be purchased.</p>

Tiq Invest	-	Up to S\$200 cashback on single premium												
Tiq CashSaver	-	Receive an Apple Watch SE with annual premium S\$5,000 and above.												
Tiq Travel Insurance	<table border="1"> <tr> <td>Single Trip</td> <td>55%</td> </tr> <tr> <td>Annual Trip COVID-19 add on</td> <td>80%</td> </tr> </table>	Single Trip	55%	Annual Trip COVID-19 add on	80%	-								
Single Trip	55%													
Annual Trip COVID-19 add on	80%													
Private Car Insurance	20%	<p>Only applicable to: Comprehensive Plan Type</p> <table border="1"> <thead> <tr> <th>Minimum Premium[#]</th> <th>Cashback</th> </tr> </thead> <tbody> <tr> <td>S\$600</td> <td>S\$100</td> </tr> <tr> <td>S\$900</td> <td>S\$150</td> </tr> <tr> <td>S\$1,200</td> <td>S\$200</td> </tr> <tr> <td>S\$1,500</td> <td>S\$250</td> </tr> <tr> <td>S\$2,000</td> <td>S\$300</td> </tr> </tbody> </table> <p>[#]Minimum Premium means the total payable premium net after GST and applicable discount.</p>	Minimum Premium [#]	Cashback	S\$600	S\$100	S\$900	S\$150	S\$1,200	S\$200	S\$1,500	S\$250	S\$2,000	S\$300
Minimum Premium [#]	Cashback													
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Tiq Home Insurance	25%	<p>(i) 5-year plan: S\$50 cashback</p> <p>(ii) 8 customers* will also receive Way Fengshui Group –Yearly Residential Fengshui Report (worth S\$219)</p> <p>*The 8th, 18th, 28th, 38th, 48th, 58th, 68th, 78th customers will be eligible to receive one complimentary Yearly Residential Fengshui - All House types (No On-Site Home Visit & Report Only)</p>												
ePROTECT motorcycle	10%	S\$25 cashback												



Tiq Maid Insurance	34%	-
Personal Cyber Insurance	10%	-
Tiq Personal Accident	35%	-
Pet Insurance	10%	-

5. Discount, Cashback/Sign-up Gift and Ang Bao

Customers will need to enter the respective Promotion Code in the promotion code field upon application to enjoy the Promotion. Transactions without applied Promotion Code will not qualify for the respective Promotion.

In addition, customers will be eligible to receive an \$8 Ang Bao if their policy number ends with a digit 8. For example: MA0012978

Eligible Product (s)	Promotion Code
3 Plus Critical Illness	MULTI60
Cancer Insurance	CANCER30
ePROTECT <i>term life</i> DIRECT – Etiqa <i>term life II</i> DIRECT – Etiqa <i>whole life</i> Tiq Invest Tiq CashSaver	-
Tiq Travel Insurance Private Car Insurance Tiq Home Insurance ePROTECT <i>motorcycle</i> Tiq Maid Insurance Personal Cyber Insurance Tiq Personal Accident Pet Insurance	CNY2025

6. Etiqa reserves the right to disqualify any entry that does not have the correct Promotion Code entered. In order to enjoy the applicable Cashback/Sign-up Gift/Ang Bao, customers will need to ensure that they meet the applicable minimum premium payment after GST and applicable discounts, as listed in this Terms and Conditions.
7. The Discount and/or Cashback/Sign-up Gift/Ang Bao are not transferable, exchangeable for cash, goods and services or extendable in validity.



8. Eligible customers will receive the Cashback/Ang Bao 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/Ang Bao in their eWallet.
10. The Cashback/Ang Bao will be credited to the eligible customers' TiqConnect eWallet within 90 days from 17 February 2025 provided that the policy of the Product(s) purchased (except for Private Car Insurance) has not been cancelled or free-look rights have not been exercised.
11. The Cashback/Ang Bao will be credited to the eligible Private Car Insurance customers' TiqConnect eWallet within 90 days from policy start date provided that the policy purchased has not been cancelled or free-look rights have not been exercised.
12. Should the customers cancel their policy of the Product(s) purchased after the Cashback/Sign-up Gift/Ang Bao have been issued, Etiqa is entitled to deduct an equivalent amount of the Cashback/Sign-up/Ang Bao gift value from the refund amount of the policy, provided no claims have been made under the policy.
13. Customers 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 Promotion and Promotion Period, will not be qualified for the Discount and/or Cashback/Sign-up Gift/Ang Bao.
14. 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. The details in the redemption email shall form part of these Terms and Conditions. Any Sign-up Gift which remained unclaimed after 30 days of notification shall be forfeited.
15. 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 Sign-up Gift.
16. 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 (other than personal injury caused by Etiqa's negligence) whatsoever or howsoever caused arising from the use, consumption and/or enjoyment of the Sign-up Gift.
17. This Promotion is not valid in conjunction with any on-going existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.
18. Existing Terms and Conditions and Policy Wordings/Contract for the Products apply.
19. 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.
20. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Promotion.



21. 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/Sign-up Gift/Ang Bao without prior notice.
22. 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.
23. 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.
24. 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.
25. 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.

26. 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 General Insurance Association (GIA) or SDIC websites (www.lia.org.sg or www.gia.org.sg or www.sdic.org.sg).

Pet Insurance and Personal Cyber Insurance are not covered under the Policy Owners' Protection Scheme.

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

Information is accurate as at 13 January 2025.