Terms and Conditions

Tiq x SingSaver National Day 2026 Campaign

1. This Tiq x SingSaver National Day 2026 Campaign (“Campaign”), organised by Tiq by Etiqa Insurance Pte. Ltd. (“Etiqa”), is valid from **16 July to 15 August 2026**, both dates inclusive (“Campaign Period”).

2. This Campaign 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 Campaign is only applicable for the online application or purchase of the products listed in the table below (“Products”) via www.tiq.com.sg through SingSaver’s website during the Campaign Period.

4. **Discount, and/or Cashback**

   Customers under this Campaign will be entitled to the following promotion, depending on the Product(s) purchased with Etiqa, details as follows:

<table>
<tr><th>Eligible Product(s)</th><th>Discount</th><th>Cashback</th><th>Promotion Code</th></tr>
<tr><td>3 Plus Critical Illness</td><td>60%</td><td rowspan="4">Up to S$100 cashback with minimum annual premium (Annual Premium Payment Mode Required)</td><td>MULTI60</td></tr>
<tr><td>Cancer Insurance</td><td>30%</td><td>CANCER30</td></tr>
<tr><td>DIRECT – Etiqa term life II</td><td>-</td><td>-</td></tr>
<tr><td>DIRECT – Etiqa whole life</td><td>-</td><td>-</td></tr>
<tr><td>ePROTECT term life</td><td></td><td>Up to S$300 cashback with minimum annual premium (Annual Premium Payment Mode Required)</td><td>-</td></tr>
<tr><td>Tiq Travel Insurance</td><td><table><tr><td>Single Trip</td><td>55%</td></tr><tr><td>Annual Multi-Trip</td><td>30%</td></tr></table></td><td>-</td><td rowspan="3">TIQSINGSAVER</td></tr>
<tr><td>Private Car Insurance</td><td>20%</td><td>-</td></tr>
<tr><td>Tiq Home Insurance</td><td>25%</td><td>S$35 cashback for 3-year plans
S$50 cashback for 5-year plans</td></tr>
</table>

Tiq Maid Insurance	35%	-	**TIQSINGSAVER**
Tiq Personal Accident	35%	-	

a. 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.

b. In order to enjoy the applicable Cashback, customers will need to purchase the relevant Eligible Product(s) and to ensure that they
   i. meet the applicable minimum premium payment after GST and applicable discounts, as listed in these Terms and Conditions;
   ii. select the annual premium payment mode for the following products:
      - 3 Plus Critical Illness
      - Cancer Insurance
      - DIRECT – Etiqa term life II
      - DIRECT – Etiqa whole life
      - ePROTECT term life

c. Eligible Product(s) renewal(s) are not eligible for Cashback.

d. The Discount, and/or Cashback are not transferable, exchangeable for cash, goods and services or extendable in validity.

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

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

g. The Cashback for the Product(s) 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.

h. 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.

i. 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.

5. **Tiq a Spin! 'Spin-the-wheel' Prize**

In addition to the Discount and/or Cashback set out above, eligible customers ("Qualifying Customer") will be entitled to participate in the Tiq a Spin! 'Spin-the-wheel' and receive the corresponding prize ("Prize") based on the following criteria:

Eligible Product(s)	Eligibility Criteria	Prize
Tiq Travel Insurance ePROTECT motorcycle Tiq Maid Insurance Personal Cyber Insurance Tiq Personal Accident	Each policy with a minimum premium paid of $61 entitles the Qualifying Customer to one (1) spin.	Each spin entitles the Qualifying Customer to receive one (1) Prize, which may include any of the following: a) S$5 Old Chang Kee Voucher b) S$10 Toast Box Voucher c) S$5 Tiq Voucher d) S$10 Tiq Voucher e) S$20 Tiq Voucher f) 28" Luggage g) Apple Watch SE 3 h) Xiaomi Electric Bottle
Private Car Insurance Tiq Home Insurance Pet Insurance 3 Plus Critical Illness Cancer Insurance ePROTECT term life DIRECT – Etiqa term life II DIRECT – Etiqa whole life Tiq Invest Tiq CashSaver	Each policy with a minimum premium paid of $61 entitles the Qualifying Customer to two (2) spins.	

a. Prizes are awarded on a first-come, first-served basis, while stocks last.

b. The Spin-the-wheel activity will be conducted in the following manner:

   i. The Qualifying Customer will spin the wheel http://www.tiq.com.sg/promotion/tiq-a-spin/spin-the-wheel once and where the arrow lands on the item, the Participant will be entitled to that item, while stocks last.

c. Qualifying Customer(s) will be required to furnish their email address and policy number before they spin the wheel for eligibility verification and redemption purposes.

   i. By providing the information requested in and submitting the redemption form, Qualifying Customer(s) consent to Etiqa collecting, using and disclosing the personal data above for the purposes of validation and sending of email. Qualifying customers may refer to Etiqa's Data Protection Policy and Privacy Statement for more information.

d. An email with redemption details will be sent to eligible customers within 90 days after the Promotion end date.

e. All prizes are non-negotiable, non-transferrable and cannot be exchanged into cash and other forms of credit. Each prize is subject to its own set of terms and conditions. Prizes are provided "as is" and Etiqa does not provide further representation, warranty or guarantee of any kind, express or implied as to the quality, merchantability or fitness for any purpose, or for the use or consumption thereof.

6. Etiqa shall not be liable for and assumes no liability or responsibility for any of the following:
   a. non-performance or defects in the Prizes; 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 Prizes.

7. This Campaign 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 Campaign 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 Campaign, 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 Campaign.

11. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Campaign.

12. 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 and Prize without prior notice.

13. Etiqa's decision on all matters relating to or in connection with the Campaign, 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.

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

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 Campaign, these Terms and Conditions shall prevail.

16. By participating in the Campaign, the customer 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 customer confirmed that they have read and understood.

17. 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.

18. 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.

19. 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.

20. 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 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.

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.

These 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 Etiqa 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 .

All information is correct as of 16 July 2026.