



## Terms and Conditions

### Travel Pass Launch Promotion

1. This Travel Pass Launch Promotion (“Promotion”), organised by Tiq by Etiqa Insurance Pte. Ltd. (“Etiqa”), is valid from **19 June 2026 to 18 July 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. Promotion Overview

- a) During the Promotion Period, the first fifty (50) eligible Travel Pass Members (“Members”) who successfully fulfil all eligibility requirements in Term & Condition 4 below may receive one (1) Travel Pass Launch Pack (“Launch Pack”), subject to these Terms and Conditions.

Product	Launch Pack
<b>Tiq Travel Insurance</b>	First 50 Members to unlock Silver Tier will receive a Travel Pass Launch Pack (worth \$75)

#### 4. Eligibility

To qualify for the Promotion, you will need to:

- a) Have an active Travel Pass membership;
- b) Purchase one or more Single-Trip or Annual Multi-Trip Tiq Travel Insurance policy(ies) during the Promotion Period;
- c) Accumulate a minimum insurance premium spend of \$200 under Travel Pass;
- d) Unlock Silver Tier membership under Travel Pass;
- e) Ensure the insured trip commences between 19 June 2026 and 31 August 2026, both dates inclusive (“Travel Period”); and
- f) The Travel Period of the Promotion is as stated above and any further extension beyond the Travel Period is not allowed.

#### 5. Spend Crediting & Tier Updates

- a) Insurance premium spend will be credited to the Member’s Travel Pass account three (3) days after the policy end date for Single Trip policies and thirty (30) days after policy start date for Annual Multi-Trip policies.
- b) As a result, spend may be credited after the Promotion Period has ended.
- c) Purchases made within the Promotion Period will still be eligible for the Launch Pack, provided all other criteria are met.
- d) Silver Tier status, if applicable, will be updated once the insurance premium spend of the eligible policy has been successfully credited into the Member’s Travel Pass account.

#### 6. Example Scenario

Policy Purchase Date	Policy Premium	Period of Insured Trip	Accumulated Spend Crediting Date	Members’ Travel Pass Tier	Qualify for the Launch Pack?
19 Jun 2026	Single-Trip Tiq Travel Insurance, \$205.60	2 Aug 2026 to 11 Aug 2026	14 Aug 2026	Silver	<b>Yes</b> , member meets all the requirements for the Promotion.



1 Jul 2026	Single-Trip Tiq Travel Insurance, \$301	20 Aug 2026 to 31 Aug 2026	3 Sep 2026	Silver	<b>Yes</b> , member meets all the requirements for the Promotion even though the accumulated spend crediting date is after the Travel Period.
20 Jul 2026	Single-Trip Tiq Travel Insurance, \$75	1 Sep 2026 – 8 Sep 2026	11 Sep 2026	Bronze	<b>No</b> , member purchased during the Promotion Period but did not meet the Travel Period and Tier requirements for the Promotion.

7. Etiqua reserves the right to disqualify any entry that does not meet the requirements set out in Term & Condition 4.
8. **Conduct of the Redemption of Sign-Up Gift**
  - a) Each eligible Member will only be entitled to one (1) Launch Pack.
  - b) Eligible customers will be notified via email by **31 August 2026** using the email address provided to Etiqua at the point of purchase of the Product. The notification email will include the redemption details for the Launch Pack, which shall form part of these Terms and Conditions.
  - c) Etiqua shall not be liable for any late, lost, misdirected, undelivered, or unsuccessful attempts to contact and/or notify the Member.
  - d) Any Launch Pack which is not redeemed or remain unclaimed after two (2) months of notification shall be forfeited.
  - e) For the avoidance of doubt, the eligible Member must present their redemption email and provide their last 4-digit NRIC as verification upon redemption.
9. This Promotion is not valid for customers who have cancelled or free-look existing policy/policies with Etiqua within the last 14 days of the purchase of the Product.
10. This Promotion is valid in conjunction with any on-going existing Tiq Travel insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.
11. Existing terms and conditions for the Product apply.
12. Etiqua 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://tiq.com.sg/>.
13. 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.
14. By participating in the Promotion, the customer agrees to release and hold Etiqua harmless from any and all liability whatsoever for any injuries (other than personal injury caused by Etiqua’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.
15. By participating in the Promotion, the customer consents to Etiqua 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.

16. 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.
17. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
18. Etiqa's decision on all matters relating to the Promotion is final and binding on all Customers.
19. 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.
20. A person who is not a party to this Promotion terms and conditions has no right under the Contracts (Rights of Third Parties) Act 2001, to enforce any of these Terms and Conditions.
21. 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 General Insurance Association (GIA) or SDIC websites (<http://www.gia.org.sg/> or [www.sdic.org.sg/](http://www.sdic.org.sg/)).

All information is correct as of 19 June 2026.