

Terms and Conditions

Etiqua x Singtel Protect Exclusive 2025 Customer Promotion

1. The Etiqua x Singtel Protect Exclusive 2025 Customer Promotion (“**Promotion**”) is a Promotion organised by Etiqua Insurance Pte. Ltd. (“**Etiqua**”) from 12 February 2025 to 31 March 2025 (both dates inclusive) (“**Promotion Period**”) and is open to all Singtel users (including GOMO users).
2. As an introducer for Etiqua, Consumer Journeys Ptd. Ltd. (“**Singtel**”) is not permitted to provide you with any advice or provide recommendations on any investment product to you; or arrange any contract of insurance in respect of life policies, other than to the extent of carrying out introducing activities.
3. Singtel may be remunerated by Etiqua for each referral. Singtel will disclose the amount of the referral remuneration it receives from Etiqua in respect of your referral if requested by you.
4. The Promotion shall be governed by the terms and conditions set out herein (“**T&Cs**”) and by such terms as Singtel and Etiqua may impose from time to time. Your participation in the Promotion signifies your agreement to be bound by these T&Cs in their entirety.

Promotion Details and Eligibility

5. This Promotion is open to all Singtel users (including GOMO users) who applies for an eligible product (“**Eligible Product**”) during the Promotion Period. An individual who participates in the Promotion shall hereinafter be referred to as a customer (“**Customer**”).
6. Eligible Products refers to the following plans and their attached riders:
 - a. Essential whole life cover
 - b. Essential lifetime secure
 - c. Essential term life cover
 - d. Essential cancer care
 - e. Essential critical secure
 - f. Invest builder
 - g. Invest plus SP
 - h. Enrich flex plus
 - i. Enrich income
 - j. Invest starter
 - k. Invest smart flex
 - l. ePROTECT *mortgage*

7. A Customer who applies for an Eligible Product and is approved by Etiqa during the Promotion Period will receive a reward based on the following qualifying criteria (“**Reward**”):

Annual Premium Payable*	Reward
S\$3,600 to S\$5,999	S\$100 cash reward
S\$6,000 to S\$11,999	S\$250 cash reward
S\$12,000 to S\$17,999	S\$800 cash reward
S\$18,000 to S\$23,999	S\$1,200 cash reward or Samsung Galaxy S25 5G 256GB
S\$24,000 to S\$29,999	S\$2,000 cash reward or Samsung Galaxy S25 Ultra 5G 256GB + \$188 cash reward
S\$30,000 and above	S\$2,500 cash reward or Samsung Galaxy S25 Ultra 5G 512GB + \$788 cash reward

* Important notes for submission of Eligible Products:

- (i) For single premium Eligible Products, the Annual Premium Payable will be computed based on 10% of the single premium.
 - (ii) For regular premium Eligible Products with three (3) years premium term (except for Invest starter policies), the Annual Premium Payable will be computed based on 30% of the first year premium.
 - (iii) For regular premium Eligible Products with five (5) years premium term and all Invest starter policies, the Annual Premium Payable will be computed based on 50% of the first year premium.
 - (iv) For regular premium Eligible Products with premium terms of six (6) to nine (9) years, the Annual Premium Payable will be computed based on 60% to 90% respectively of the first year premium.
 - (v) For regular premium Eligible Products with ten (10) years premium term and above (except for Invest starter policies), the Annual Premium Payable will be computed based on 100% of the first year premium.
 - (vi) The Annual Premium Payable is calculated after premium discount, excluding any start-up bonus and top-ups, if any.
 - (vii) Riders and loadings are taken into account during computation of the Annual Premium Payable.
8. This Promotion only applies to applications made by the Customer for an Eligible Product that is submitted to Etiqa during the Promotion Period and inception date of the said Eligible Product by 30 April 2025.

9. This Promotion is not valid in conjunction with any on-going existing insurance promotions such as the Etiqua x Singtel Protect - Singtel Growth Assure Campaign, coupons, staff discounts and privileges, unless otherwise stated.
10. The Customer will receive the cash reward via PayNow (NRIC) or credited directly into a specified bank account as indicated by the Customer during application.
11. The cash reward will be credited into the Customer's specified bank account or paid to the Customer via PayNow (NRIC), in accordance with the following timing (where applicable):
 - a. For single premium, the cash reward will be credited within eight (8) weeks after the premium is collected for the incepted Eligible Product.
 - b. For regular premium paid on a monthly basis, the cash reward will be credited within four (4) weeks after three (3) months of premium is collected for the incepted Eligible Product.
 - c. For regular premium paid on a quarterly, half-yearly, or annual basis, the cash reward will be credited within eight (8) weeks after the inception of the Eligible Product.
12. The Samsung Galaxy S25 ("**Phone**") shall be collected by the Customer at Singtel's office at Singtel Serangoon Hub, 1 Serangoon North Ave 5, Singapore 554915. An Etiqua Assurance Manager will notify the Customer and make the necessary arrangements to facilitate the collection of the Phone. While Singtel will strive to deliver the Phone within a reasonable timeframe of four (4) weeks after the inception of the Eligible Product, Etiqua and Singtel will not be held liable in the event of any unexpected delays in the delivery of the Phone due to unforeseen circumstances or reasons out of the control of Etiqua and Singtel. For regular premium paid on a monthly basis, collection of the Phone will be facilitated within four (4) weeks after three (3) months of premium have been collected for the incepted Eligible Product.
13. The Phones are not transferable or exchangeable for cash, credit or kind. Etiqua has the right to determine the colour under this Promotion and the Customers are not allowed to request for a change in the model, colour or storage size of the Phone. Etiqua reserves the right to deal with any uncollected Phones in any manner it deems fit.
14. In the event that the Phone or Reward (or any part thereof) is not received by the Customer and Etiqua determines that such non-receipt is through no fault of the Customer, the Customer's entitlement to a replacement Phone or Reward is subject to the sole discretion and final determination of Etiqua. Where a replacement Phone or Reward is given to the Customer, Etiqua reserves the right to recover such monies if it is subsequently determined that the Phone or Reward was in fact received by the Customer.
15. Applications for the Eligible Products by Customers that are not taken up or policies that are cancelled during the fourteen (14) days' free look period shall not qualify for this Promotion.

If the customer replaces the policy or downgrades the policy's plan type in any way that reduces the annual premium payable, lapses or surrenders the policy within twelve (12) months from the date of issuance of the policy, the Customer shall unreservedly return the full value of the Phone or Reward to Etiqua immediately. The full value refers to the original retail price of the Phone or cash reward (whichever applicable).

Etiqa reserves the right to recover the full value of the Reward by any means.

16. Only applications and/or purchase of the Eligible Products through our Etiqa Assurance Managers are eligible for this Promotion.
17. Existing terms and conditions for the Eligible Products apply.

General

18. By participating in the Promotion, the Customer agrees to the use by Singtel and Etiqa of his or her name, images, voice, likeness and/or biographical information for promotional, advertising, marketing and other purposes without compensation.
19. Etiqa shall have the sole discretion and right to disqualify any Customer if the corresponding registration form contains information of the Customer that is inaccurate.
20. Each Customer is solely responsible for ensuring that participating in the Promotion is not illegal or prohibited by the laws or regulations of any country relevant or applicable to such Customer.
21. Etiqa reserves the right to disqualify an otherwise eligible person from participating in the Promotion and/or receiving any items given under the Promotion if Etiqa in its absolute discretion believes that such person may have contravened, will contravene or has contravened any of these T&Cs and/or may bring Etiqa into disrepute. In the event that the Phone or Reward has already been awarded to such a person, the Phone or Reward must be returned to Etiqa at such person's cost and expense. Customers are deemed to have accepted and agreed to be bound by these T&Cs upon registering for the Promotion.
22. Etiqa reserves the right in its sole and absolute discretion to replace the Reward given under the Promotion with another item, withdraw this Promotion, or revise the terms and conditions of this Promotion without having to give any person any notice or reason. Etiqa's decision on all matters relating to this Promotion (including the interpretation of these terms and conditions) will be final and binding on all persons and no appeals will be entertained.
23. Item(s) given or provided under this Promotion by Etiqa or any third party is nontransferable unless stated otherwise, is non-exchangeable for cash or other items, and may be subject to availability. Etiqa is not obliged to replace any damaged, lost or defaced items. All items given or provided under this Promotion will be given or provided on an "as is" basis, and all warranties, express or implied, are disclaimed. Where item(s) contain specific date(s) during which the item(s) should be utilized, no requests for extensions or replacements whatsoever will be entertained. Etiqa does not guarantee nor bear liability regarding the quality, performance, technical specifications, conditions or safety of the items given or provided under this Promotion. The item(s) may be subject to additional terms and conditions, and customers agree to comply with all terms and conditions applicable to the item(s) given under the Promotion. In the event that the item(s) incur any tax liability, such tax is the sole responsibility of the Customer.

24. Etiqua shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of the products and/or services provided by third parties. Notwithstanding anything herein, Etiqua shall not at any time be responsible or held liable for any loss, injury, damage or harm suffered by or in connection with the item(s) given or provided under this Promotion, or the products and/or services including the Phones provided by third parties under this Promotion.
25. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with this Promotion, in particular that relating to the items given under the Promotion, are the property of their respective owners. Etiqua, and its affiliates and contractors are not affiliated with, or endorsed or sponsored by, such owners and their relevant affiliates.
26. Etiqua accepts no responsibility for any registration not successfully completed due to any reason whatsoever, including but not limited to a technical fault or malfunction, computer hardware or software failure, satellite, network or server failure of any kind.
27. To the fullest extent permitted by applicable laws, Etiqua, on behalf of its respective directors, officers, employees, suppliers, licensors, and service providers, exclude and disclaim liability for any losses and expenses of whatever nature and howsoever arising including, without limitation, any and all direct and indirect loss, liability, costs and/or damage in respect of any matter howsoever arising (whether in tort, negligence or otherwise) under and in connection with the Promotion, including loss of profit, loss of business, loss of use, loss of data, economical loss, general, special, punitive, incidental, direct and indirect and consequential damages.
28. Each Customer taking part in the Promotion shall fully indemnify and hold harmless Etiqua and each of its respective divisions, affiliates, subsidiaries, parent, directors, officers, employees and agents, and all others associated with the development and execution of this Promotion (collectively, the **"Indemnified Parties"**) from any and all claims, damages, losses, demands, causes of action, proceedings, expenses (including without limitation reasonable attorneys' fees), and/or liabilities resulting or arising from or connected with, or claimed to have arisen, resulted from or be connected with: (i) the Customer's submission, participation, attempt to participate, or inability to participate, in the Promotion; (ii) submission and/or use by the Indemnified Parties of any submission (and/or any parts thereof); (iii) the Customer's failure to comply with any one or more of these T&Cs or any applicable laws, rules or regulations; (iv) the unauthorized use by the Customer of, as applicable, the name, likeness, voice, work product, brand, trademark, logo of any person or entity; (v) the breach or alleged breach of any warranty, representation (including, without limitation any eligibility related representation) or covenant made by the Customer in connection with the Promotion; (vi) acceptance and/or use of any items, prize or rewards awarded under the Promotion, if any; (vii) any right or benefit granted by the Customer to Etiqua in connection with the Promotion; and/or (viii) the Customer's negligence, wilful misconduct, violation of any applicable laws, rules or regulations or these T&Cs, or his or her violation of any third party's intellectual property, privacy, publicity or other right.
29. If any provision of these T&Cs is held to be invalid or unenforceable, then such provision shall (so far as it is invalid or unenforceable) be given no effect and shall be deemed not to be included in these T&Cs without invalidating any of the remaining provisions of these T&Cs.

30. No failure or delay by Etiqa in exercising any right or remedy provided by law under or pursuant to these T&Cs shall impair such right or remedy or operate or be construed as a waiver or variation of it or preclude our exercise at any subsequent time and no single or partial exercise of any such right or remedy shall preclude any other or further exercise of it or the exercise of any other right or remedy. Etiqa's rights and remedies under or pursuant to these T&Cs are cumulative, may be exercised as often as we consider appropriate and are in addition to Etiqa's rights and remedies under general law.
31. These T&Cs and the relationship between you and Etiqa shall be governed by, and interpreted in accordance with, the laws of Singapore. In respect of any legal action or proceedings arising out of or in connection with these T&Cs, you shall irrevocably submit to the jurisdiction of the courts of Singapore. That submission shall not affect the right of Etiqa to institute proceedings in any other jurisdiction.
32. 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.
33. 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.
34. 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.
35. You, the Customer, agree to be bound by and comply with the T&Cs. Etiqa may, at any time, in its sole discretion and without prior notice or liability to you, vary, modify and/or amend these T&Cs. Please review these T&Cs periodically for changes and updates. To determine when these T&Cs were last revised, please refer to the "Last Revision Date" stated at the end of these T&Cs.
36. The 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 us or visit the Life Insurance Association (LIA) or SDIC websites (www.lia.org.sg or www.sdic.org.sg)

FAQs:

1. How will I receive my cash reward?

Customers who meet the minimum annual premium payable in the respective tier will be entitled to a cash reward, which will be paid out in accordance with the following timing under clause 11.

The cash reward will be credited via PayNow (NRIC) or credited directly into a specified bank account as indicated by the Customer during application.

2. How many cash rewards can I get?

The cash reward is given on a “per policy” basis.

For example, if a Customer purchases a \$4,000 policy and a \$12,000 policy, the Customer will receive \$100 cash reward for the \$4,000 policy and \$800 cash reward for the \$12,000 policy.

3. How much am I entitled to if I purchase an Eligible Product with three (3) years premium term?

The Annual Premium Payable for Eligible Products with three (3) years premium term will be computed based on 30% of the first year premium.

For example, if a customer purchases a \$12,000 policy with three (3) years premium term, the computed Annual Premium Payable will be \$3,600. Hence, the customer will receive a \$100 cash reward for this \$10,000 policy.

4. Can I purchase multiple insurance plans to enjoy higher Reward tier?

The Reward is given on a “per policy” basis and multiple insurance plans purchased cannot be combined together for a higher Reward tier.

For example, if a Customer purchases a \$4,000 and a \$10,000 policy, the Customer will receive a \$100 cash reward for the \$4,000 policy and a \$250 cash reward for the \$10,000 policy. The two policies combined value of \$14,000 (\$4,000 + \$10,000), will not entitle the Customer to a \$800 cash reward.

5. If there is a premium discount that I am eligible for, will I still be entitled to the Reward?

Yes, the Customer will still enjoy the Reward based on the Annual Premium Payable after the premium discount has been applied.

6. I signed a policy application before this Promotion. Am I eligible for this Reward?

The insurance policy application must be dated, signed and submitted within the Promotion Period that runs from 12 February 2025 to 31 March 2025 (both dates inclusive). Customers who have submitted their application or purchased a policy prior to the Promotion Period will not be eligible for this Reward.

7. Who can I contact if I have any questions regarding my Reward?

Customers may contact your Etiqua Assurance Manager or email to SingtelAM@etiqua.com.sg.

Last revision date: 10 February 2025