

Terms and Conditions

Etiqa x Singtel Protect - Singtel Growth Assure Campaign

1. This Etiqa x Singtel Protect - Singtel Growth Assure Campaign (“**Campaign**”) is organised by Etiqa Insurance Pte. Ltd. (“**Etiqa**”) from 1 July 2024 to 17 November 2024 for customers who have purchased an eligible insurance plan (“**Eligible Insurance Plan**”).
2. As an introducer for Etiqa, 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 Etiqa for each referral. Singtel will disclose the amount of the referral remuneration it receives from Etiqa in respect of your referral if requested by you.
4. Customers who have purchased any eligible insurance plans via an Etiqa Assurance Manager from the list below (“**Eligible Insurance Plans**”) during the Qualifying Period (as defined below) and Singtel Growth Assure will be eligible to receive the rewards set out below (“**Rewards**”):

Qualifying Period: 1 July 2024 to 17 November 2024 (both dates inclusive) or end of tranche, whichever is earlier.

Eligible Insurance Plans (including attaching riders)	Range of Annualised Premium of the Eligible Insurance Plans (including attaching riders) ¹	Rewards	
		(a) Maximum Single Premium of Singtel Growth Assure with 6.88% p.a. guaranteed maturity return ³	(b) Cashback ⁴
Essential Cancer Care, Essential term life cover, Essential whole life cover, Essential critical secure, Enrich flex plus ² , Enrich income ² , Invest builder ² and Invest smart flex	S\$10,000 to < S\$11,000	S\$10,000	NA
	S\$11,000 to < S\$12,000	S\$11,000	
	S\$12,000 to < S\$13,000	S\$12,000	S\$300
	S\$13,000 to < S\$14,000	S\$13,000	
	S\$14,000 to < S\$15,000	S\$14,000	
	S\$15,000 to < S\$16,000	S\$15,000	
	S\$16,000 to < S\$17,000	S\$16,000	
	S\$17,000 to < S\$18,000	S\$17,000	S\$500
	S\$18,000 to < S\$19,000	S\$18,000	
	S\$19,000 to < S\$20,000	S\$19,000	
	S\$20,000 to < S\$21,000	S\$20,000	
	S\$21,000 to < S\$22,000	S\$21,000	
	S\$22,000 to < S\$23,000	S\$22,000	
	S\$23,000 to < S\$24,000	S\$23,000	S\$1,000
	S\$24,000 to < S\$25,000	S\$24,000	
	S\$48,000 to < S\$49,000	S\$48,000	
	S\$49,000 to < S\$50,000	S\$49,000	S\$2,288
≥S\$50,000	S\$50,000		

¹ Annualised Premium is defined as the total net premiums paid in the first policy year of an Eligible Insurance Plan including attached cash-paying riders, if any. Premiums can be combined from two (2) or more Eligible Insurance Plans provided it is under the same policy owner. For every bracket of a thousand range of the Annualised Premium, the corresponding Maximum Single Premium indicated as Reward (a) shall be the respective lower bracket amount within the same thousand range.

² Excluding 3-year premium term plan. Only applicable for plans with premium term of 5 and 10 to 20 years.

³ This is the maximum amount of the Single Premium of Singtel Growth Assure that will be entitled to a 6.88% p.a. guaranteed maturity return (“**Guaranteed Maturity Return**”).

⁴ The Cashback will be payable in the form of encashable TiqConnect eWallet credits withdrawable via PayNow. Customers must have a TiqConnect account on Etiqa’s customer portal to receive the Cashback in their eWallet.

Terms and Conditions for the Guaranteed Maturity Return:

- a. The named policy owner for both the Eligible Insurance Plan and Singtel Growth Assure must be the same.
- b. The Eligible Insurance Plan must be a new application which:
 - (i) is purchased through an Etiqa Assurance Manager;
 - (ii) is submitted between 1 July 2024 to 17 November 2024 (both dates inclusive);
 - (iii) must be issued by 17 December 2024;
 - (iv) must have passed its free look period;
 - (v) not related to any of the existing policies (such as but not limited to renewal of an existing policy, changes to or conversion of an existing policy, or top-ups);
 - (vi) has an annualised premium that is a minimum of S\$10,000 or when combined with one or more other Eligible Insurance Plans, the total annualised premium is a minimum of S\$10,000; and
 - (vii) must be held in force without reducing the premium or insurance coverage till the maturity date of Singtel Growth Assure.
- c. In the event that the Eligible Insurance Plans are subjected to the free-look period, canceled or if the premium or insurance coverage is reduced prior to the maturity of Singtel Growth Assure, the Guaranteed Maturity Return will revert to the lower yield of 3.04% p.a.
- d. Customers who wish to participate in this Campaign will be provided with a uniform resource locator (“**URL**”) from their Etiqa Assurance Manager to sign up for Singtel Growth Assure after the inception of the Eligible Insurance Plan during the Qualifying Period.
- e. Singtel Growth Assure must be a new application which:
 - (i) is submitted from 1 July 2024 to 17 November 2024 and issued by 17 December 2024;
 - (ii) must have passed its free look period; and
 - (iii) must be held in force till the maturity date.
- f. Eligible customer will be entitled to a guaranteed maturity return of 6.88% p.a. on his/her Singtel Growth Assure plan that is equivalent to the Annualised Premium of the Eligible Insurance Plan, rounded down to the nearest S\$1,000 and capped at S\$50,000 per policy.

Example: A customer purchases an Eligible Insurance Plan with an Annualised Premium of S\$15,500 within the Qualifying Period and decides to purchase a Singtel Growth Assure plan with a single premium of S\$50,000. The customer will be entitled to a guaranteed maturity return of 6.88% p.a., capped at a single premium of S\$15,000, while the remaining S\$35,000 single premium will receive the lower yield of 3.04% p.a.

- g. Eligible customers will receive a letter from Etiqa via their registered email within thirty (30) days from the date we issue the Eligible Insurance Plan or Singtel Growth Assure plan, whichever is later, which sets out the amount of Rewards the eligible customer is entitled to under this Campaign.
- h. Existing terms and conditions of the Eligible Insurance Plan and Singtel Growth Assure applies.

Terms and Conditions for the Cashback:

- a. The Cashback is limited to once per customer.
- b. Eligible customers must have a TiqConnect account on Etiqa's customer portal to receive the Cashback in their eWallet.
- c. Cashback will be credited to the eligible customers' TiqConnect eWallet within 8 weeks from the inception of Singtel Growth Assure, provided that the Eligible Insurance Plan and Singtel Growth Assure have not been cancelled, free-look right has not been exercised and premium or insurance coverage has not been reduced.
- d. Should the customers cancel their Eligible Insurance Plan or Singtel Growth Assure after the Cashback has been issued, Etiqa is entitled to deduct an equivalent amount of the total Cashback value from any amount we may be due to pay you under the Eligible Insurance Plan or Singtel Growth Assure.
- e. The Cashback is not transferable nor exchangeable for any item in part or whole and is not replaceable.

General Terms & Conditions

- 5. This Campaign is not valid in conjunction with any on-going existing insurance promotions (including the Etiqa x Singtel Protect Exclusive Customer Promotion), coupons, staff discounts and privileges, unless otherwise stated.
- 6. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Campaign.
- 7. If Etiqa subsequently determines that a customer is in fact not eligible for this Campaign, for any reason whatsoever, Etiqa may at its discretion, disqualify that person and claw back the Reward letter, cashback and/or additional guaranteed maturity yield without prior notice and liability to any person.
- 8. Etiqa reserves the right, at any time in its sole and absolute discretion, to amend the terms and conditions, withdraw or terminate this Campaign.

9. 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 us or visit the Life Insurance Association (LIA) or SDIC websites (www.lia.org.sg or www.sdic.org.sg).
10. In the event of any inconsistency between these terms and conditions and other materials relating to this Campaign, these terms and conditions shall prevail.
11. 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.
12. By participating in the Campaign, the Customer consent to Etiqa and its related, 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 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.
13. A person who is not a party to this Campaign terms and conditions has no right under the Contracts (Rights of Third Parties) Act 2001, to enforce any of these Terms and Conditions.
14. The terms and conditions of this 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.
15. All information is correct as of 1 October 2024.