

## Terms and Conditions

### Etiqa's 10<sup>th</sup> Year 2024 Grand Draw

1. This Etiqa's 10<sup>th</sup> Year 2024 Grand Draw ("Grand Draw"), organised by Etiqa Insurance Pte. Ltd. ("Etiqa") is valid from **15 March 2024** to **15 August 2024** ("Qualifying Period").
2. This Grand Draw 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, where applicable, subject to the eligibility criteria of the respective Eligible Policy (as defined herein) ("Eligible Customer").
3. **Eligible Customer**

Eligible Customers who have purchased any of the eligible insurance policy from the list below or any other insurance policy that Etiqa may include from time to time ("Eligible Policy") during the Qualifying Period will be entitled to stand a chance to participate in the Grand Draw:

<b>Eligible Life Insurance</b>	<b>Eligible General Insurance</b>
New policy purchase (excluding riders)	New policy purchase or renewals (excluding add-ons)
Cancer Insurance	<i>ePROTECT home pro</i>
Dash PET 2	<i>ePROTECT maid</i>
DIRECT – Etiqa <i>term life II</i>	<i>ePROTECT motorcycle</i>
DIRECT – Etiqa <i>whole life</i>	<i>ePROTECT personal mobility</i>
Enrich assure	Etiqa Silver Guard
Enrich flex plus	Etiqa Solitaire Protect
Enrich goal	Personal Cyber Insurance
Enrich income	Pet Insurance
Enrich retirement	Private Car Insurance
Enrich rewards	Singtel Hospital Cash
Enrich saver	Tiq Home Insurance
<i>ePROTECT mortgage</i>	Tiq Maid Insurance
<i>ePROTECT term life</i>	Tiq Personal Accident
Essential Cancer Care	Tiq Travel Insurance

<p>Essential critical secure</p> <p>Esteem eternity II</p> <p>Esteem income II</p> <p>Esteem legacy II</p> <p>Essential term life cover</p> <p>Essential whole life cover</p> <p>Invest achiever</p> <p>Invest builder</p> <p>Invest flex wealth</p> <p>Invest plus SP</p> <p>Invest smart flex</p> <p>Invest starter</p> <p>Singtel Growth Assure</p> <p>Tiq Invest</p> <p>3 Plus Critical Illness</p>	<p>Travel Infinite</p>
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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 General Insurance Association (GIA) or Life Insurance Association (LIA) or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

The following policies are not covered under PPF:

- Pet Insurance
- Personal Cyber Insurance

#### 4. Terms and Conditions for Eligible Policy

In order to qualify as an Eligible Policy for the Grand Draw, the Eligible Customer needs to satisfy the following criterias:

- a) The Eligible Policy must be purchased during the Qualifying Period;
- b) The Eligible Policy must be incepted during the Qualifying Period;
- c) The Eligible Customer must be the named policy owner and/or policy holder; and
- d) The Eligible Policy is applied directly from Etiqa and/or Tiq by Etiqa or from any authorised Etiqa distribution channels.

#### 5. Awarding of Chances ("Chance(s)")

Eligible Customers who purchase an Eligible Policy will receive Chances to participate in the Grand Draw in accordance with the following:

a) **Life Insurance:**

For each Eligible Life Insurance policy incepted and premiums\* received by Etiqa, the Eligible Customer will get one (1) Chance for:

- (i) every S\$100 regular premium\* received by Etiqa during the Qualifying Period

For example, if the Eligible Life Insurance policy is incepted and a regular premium of S\$300 (monthly premium payment) is received by Etiqa during the Qualifying Period from March 2024 to August 2024, a total of 18 Chances will be awarded.

- (ii) every S\$1,000 single premium\* received by Etiqa during the Qualifying Period

For example, if the Eligible Life Insurance policy is incepted and a single premium of S\$86,500 is received by Etiqa during the Qualifying Period, 86 Chances will be awarded.

- b) **General Insurance:** For each Eligible General Insurance incepted or renewed and premiums\* received by Etiqa, the Eligible Customer will get one (1) Chance for every S\$100 of premium\* received by Etiqa during the Qualifying Period.

*\* Premium is defined as the amount of money that Eligible Customers pay to Etiqa to keep their policy in force and/or for benefits to be payable, including all premiums (single, monthly, quarterly, semi-annually or annually) received on the Eligible Policy during the Qualifying Period but after any discounts and before any GST, if applicable.*

6. **Disqualification:**

For the avoidance of doubt, the following instances will not qualify an Eligible Customer for a Chance in the Grand Draw:

- a) Instalment premium payments made towards existing life insurance policies (incepted before the Qualifying Period) during the Qualifying Period.

For example: Policy incepted on 1 January 2024 with monthly premium of S\$1000. Payment of the monthly premium for this policy will not be entitled to any Chances under the Grand Draw.

- b) Premium accumulation of small policies to make up the minimum S\$100 premium.  
c) Eligible Policy purchased outside the Qualifying Period (regardless of whether the policy start date is within the Qualifying Period).  
d) Premiums made for any policy endorsement, changes and alterations, including extension or shortening will not be considered for the purposes of this Grand Draw.  
e) Eligible Policies that have been free looked, cancelled, lapsed or terminated by the policyholder at the time of the Grand Draw.

7. **Prizes:**

- a) 150 Eligible Customers will be selected via lucky draw to receive one (1) Singapore Mint Lunar Dragon 1 gram 999.9 fine gold medallion each (“Consolation Prize”); and

b) Five (5) Eligible Customers will be selected to win S\$10,000 cash (“Grand Prize”), both the Consolation Prize and Grand Prize and referred to as “Prizes” and the 150 Eligible Customers selected for the Consolation Prize and five (5) Eligible Customers selected for the Grand Prize are referred to as “Winners”.

Category	No. of Winners	Prize
Grand Prize	5	S\$10,000 cash prize
Consolation Prize	150	Singapore Mint Lunar Dragon 1 gram 999.9 fine gold medallion (worth S\$173 each)

**8. Grand Draw:**

- a) The Grand Draw will be held on 10 October 2024 at 2.00pm at Etiqa’s office at One Raffles Quay, #22-01 North Tower, Singapore 048583. The allocation of the Prizes to the Winners during the Grand Draw will be determined at random via a computerised system. The draw will start with the first 150 Consolation Prizes followed by the 5 Grand Prizes.
- b) Each Eligible Customer may only win one (1) Prize in this Grand Draw. Once an Eligible Customer is selected as a Winner, all remaining Chances of the Eligible Customer will be removed from the draw.

**9. Prize Distribution:**

- a) Winners will be notified within seven (7) days from the date of Grand Draw via the email address registered with Etiqa at the point of application and/or purchase of the Eligible Products with details of Prize redemption.
- b) Etiqa will also announce the names and last four digits of the Winners NRIC of this Grand Draw on Etiqa’s website at [www.etiqa.com.sg](http://www.etiqa.com.sg) within seven (7) days from the date of the Grand Draw.
- c) For Winners who are initially uncontactable, we will follow-up with each uncontactable Winner via phone and email thrice on separate days. If any Winner remains uncontactable or does not respond by **31 December 2024, 23:59pm**, Etiqa will forfeit the Prize (without any liability on the part of Etiqa to any person), and the Prize shall be treated as an unclaimed Prize under Section 9(f) below.
- d) The Cash from the Grand Prize awarded will be paid out to the Winners via PayNow (NRIC), in accordance with terms set out herein. The Cash will be deposited within 14 days from the date of Grand Draw. Etiqa shall not be liable for late, lost, misdirected or unsuccessful efforts to contact and notify the prize winner.
- e) Winners of the Consolation Prize will have to collect the Consolation Prize personally or nominate a representative to collect from Etiqa’s office between **21 October 2024 to 31 December 2024** (both dates inclusive).

- f) Prizes that are not redeemed by the Prize collection deadline will be forfeited. No correspondence or claims will be entertained in the event of such forfeiture. A Winner whose Prize has been forfeited shall not be entitled to any payment or compensation whatsoever from Etiqa. If any winner does not collect the Prize by the last date of prize collection, Etiqa reserves the right to forfeit the Prize and any cash prizes will be donated to Community Chest.
- g) If Etiqa discovers that a Winner was not entitled to participate in this Grand Draw, or if a Winner is subsequently disqualified from participating in this Grand Draw, Etiqa may at its discretion forfeit or reclaim the Prize (or the monetary value equivalent thereof) from the Winner.
- h) Etiqa shall have the right to, at its sole discretion, delay the awarding or collection of the Prize(s) in order to ensure compliance with applicable laws or regulations.
- i) Etiqa reserves the right to substitute the Prizes with similar items of equal value at any time without prior notice and liability to any person.

**Other Terms:**

- a) The Grand Draw is not valid in conjunction with any other privileges and vouchers, unless otherwise specified.
- b) Prizes are not transferable or extendable in validity, for any item in part or whole and is not replaceable.
- c) Etiqa's decision on all matters relating to this Grand Draw is final. The Eligible Customers shall accept and abide by any and all decisions made by Etiqa concerning, without limitation, these terms and conditions, any applicable rules and regulations, the award of Prizes and any other matters relating to the Grand Draw.
- d) The Eligible Customers shall accept and abide by any and all decisions made by Etiqa concerning, without limitation, these terms and conditions, any applicable rules and regulations, the award of Prizes and any other matters relating to the Grand Draw.
- e) The use of the Prize is subject to such other terms and conditions as may be imposed by the merchant or retailer supplying the Prize. The Prize recipient 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 the Prize.
- f) Etiqa shall not be liable for and assumes no liability or responsibility for any of the following: (a) non-performance or defects in the Prize and/or (b) any loss, damage, expense, liability and/or injury whatsoever or howsoever caused arising from the use, consumption and/or enjoyment of the Prize. Any such dispute relating to the Prize should be resolved directly with the merchant/retailer and Etiqa shall have no liability with regard to such dispute.
- g) By participating in the Grand Draw, the Eligible 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 Grand Draw.
- h) Etiqa shall be entitled to a reasonable period of time to process instructions and may not complete a transaction or application on the same day of receipt of an application or instructions.
- i) Etiqa shall not be liable for any loss or damage resulting from any such delay in effecting instructions or transactions related to the insurance policy.

- j) Etiqa reserves the right to determine at its discretion whether an Eligible Customer is eligible for this Grand Draw and/or whether all relevant requirements are met under these terms and conditions.
- k) By participating in the Grand Draw, the Eligible Customer consents 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 Eligible Customer confirmed that they have read and understood.
- l) The Eligible 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.
- m) In addition, where personal data of any person is disclosed by the Eligible Customer, the Eligible 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.
- n) By participating in this Grand Draw, the Eligible Customer consents to Etiqa's disclosure and/or use of his/her name, photograph and personal particulars given to Etiqa, for the purposes of the Grand Draw, and any publicity and promotional materials and activities related thereto.
- o) Etiqa reserves the right to revise any of the terms under these terms and conditions, or withdraw or alter any part of this Grand Draw without prior notice and/or assuming any liability to any Eligible Customers, and Etiqa shall not be liable to pay any compensation or enter into any correspondence in connection with the same.
- p) 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 Grand Draw, these terms and conditions shall prevail.
- q) Etiqa reserves the right, at any time in its sole and absolute discretion, to amend the terms and conditions of this Grand Draw as well as to substitute, withdraw, add to or alter any of the Prizes offered without prior notice.
- r) Employees of Maybank, Etiqa and its related corporations and/or their immediate family members (spouse, children, parents and siblings) are excluded from participation in this Grand Draw.
- s) Participation in the Grand Draw is deemed acceptance of these terms and conditions.
- t) A person who does not participate in this Grand Draw shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.
- u) The terms and conditions of the Grand Draw 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.

The information set out in these terms and conditions are accurate as of 15 March 2024.