

## Terms and Conditions

### Etiqa Free Drink Giveaway Campaign

1. This Etiqa Free Drink Giveaway Campaign (“Giveaway”) organised by Etiqa Insurance Pte. Ltd. (“Etiqa”), is held on the following Giveaway Period and Giveaway Sites:

No.	Giveaway Site	Giveaway Period
1.	Kopi Ong @ One Raffles Quay	20, 21, 23 & 24 May 2024 27 to 31 May 2024 (7.30am to 4.30pm)
2.	Kopi Ong @ MBFC Tower 3	20, 21, 23 & 24 May 2024 27 to 31 May 2024 (7.30am to 4.30pm)

2. The Giveaway is open to any persons at the Giveaway Site and Giveaway Date subject to the T&Cs herein.
3. By participating in the Giveaway, you confirm that you have read, understood and agree to be bound by these Terms and Conditions, including any amendments thereto (the “**T&Cs**”).
4. The free drink from Kopi Ong (“Free Drink”) is limited to the first 500 eligible participants (“**Participants**”) at each Giveaway Site throughout the Giveaway Period.
5. To be eligible to receive a Free Drink, Participants must follow Etiqa Facebook (Etiqa Insurance Singapore) or Instagram (@etiqaSG) pages and present it to the cashier at the Giveaway Sites during the Giveaway Period. For the avoidance of doubt, each Participant is only entitled to receive one (1) Free Drink from a Giveaway Site.
6. The Free Drink is limited to the following choice of drinks:
- i) Hot Kopi O;
  - ii) Hot Kopi C;
  - iii) Hot Kopi;
  - iv) Hot Teh O;
  - v) Hot Teh C; or
  - vi) Hot Teh.
7. Etiqa reserves the right to amend the T&Cs at any time at our sole discretion, including changing the terms, or terminating the Giveaway at any point in time before the stated Giveaway Period without prior notice.
8. In the event of any inconsistency between these T&Cs and any advertising, publicity, marketing or other materials relating to or in connection with the Giveaway, these T&Cs shall prevail.
9. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Giveaway.
10. Etiqa’s decision on all matters relating to or in connection with the Giveaway, including Free Drink to Participants, shall be final and binding on all parties concerned. Etiqa is not obliged to give any reason or enter into any correspondence with any person concerning the Free Drink.

11. The T&Cs of the Giveaway 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 T&Cs, including the validity and enforceability thereof.
12. The use of the Free Drink is subject to such other terms and conditions as may be imposed by the merchant or retailer supplying the Free Drink. The Free Drink 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 to any of the Free Drink.
13. Etiqa shall not be liable for and assumes no liability or responsibility for any of the following: (a) non-performance or defects in the Free Drink 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 Free Drink. Any such dispute relating to the Free Drink should be resolved directly with the merchant/retailer and Etiqa shall have no liability with regard to such dispute.
14. By participating in the Giveaway, the Participant 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 Giveaway.
15. A person who is not a party to these T&Cs has no right under the Contracts (Rights of Third Parties) Act 2001, to enforce any of these T&Cs.
16. All information is correct as of 17 May 2024.