

Terms and Conditions

NATAS Travel 2025 x Etiqa Travel Infinite Promotion

1. This NATAS Travel 2025 x Etiqa Travel Infinite Promotion (“Campaign”), organised by Etiqa Insurance Pte. Ltd. (“Etiqa”), is valid from **28 February 2025 to 02 March 2025**, both dates inclusive (“Campaign Period”).
2. This Campaign 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. This Campaign is only applicable for the purchase of the product, namely, Travel Infinite (“Product”), at NATAS Travel 2025 travel fair which will be held at Singapore Expo, Hall 4 & 5 during the Campaign Period via the following methods:
 - a) Website: www.etiqa.com.sg; or
 - b) Manual application forms made available at Etiqa’s booths at the NATAS Travel 2025 travel fair.
4. **Discount**
 - a) Customers under this Campaign will be entitled to a discount (“Discount”) when purchasing the Product, by applying the relevant Promotion Code “**NATASTRAVEL**” or “**NATASMAYBANK**” in the promo code field upon application to enjoy the applicable Discount, details as follows:

Product Name	Plan Type	Discount	Promotion Code
Travel Infinite	All Single Trip plans	35%	NATASTRAVEL
	All Annual Multi-Trip plans	10%	
	All Single Trip plans	40%	NATASMAYBANK
	All Annual Multi-Trip plans	15%	

- b) For Promotion Code “NATASMAYBANK”, Customer will need to make payment using any Maybank Cards upon application to enjoy the applicable Discount.
 - c) The Promotion Code is valid for one time use only.
 - d) The Promotion Code is not transferable, exchangeable for cash or in-kind or extendable in validity.
5. **Sign-up Gift**
 - a) In addition to the Discount, each policy purchase will be entitled to one (1) Sign-up Gift (“Sign-up Gift”) in accordance to the premium amount of the policy, regardless of the number of insured under the policy, details as follows:

Tier	Premium Amount	Sign-up Gift
1	S\$50 to S\$100	3-pc Vacuum Toiletries Set
2	S\$101 to S\$150	Foldable Backpack
3	S\$151 to S\$250	4-in-1 Compression Bag
4	S\$251 to S\$500	Travel Adapter
5	S\$501 to S\$750	Xiaomi 400ml Viomi Portable Electric Bottle
6	S\$751 and above	Premium Hair & Body Care Set

b) The Sign-up Gift is given on a while stocks last basis.

6. Lucky Draw

a) In addition to the Discount and Sign-up Gift, Customers under this Campaign will also stand one (1) chance to participate in a lucky draw (“Lucky Draw”), details as follows:

Prize	Lucky Draw Prize
Main Prize	Travel voucher worth S\$3,000

- b) To qualify for the Lucky Draw:
- i) the policy must be accepted by Etiqa;
 - ii) the premium of the policy must have been fully paid; and
 - iii) the policy has not been cancelled with premium refunded to the customer on the Lucky Draw date.
- c) Each policy purchase will entitle the customer one (1) chance in the Lucky Draw.

7. Conduct of the Lucky Draw and Redemption of the Prize

- a) One (1) winner (“Winner”) will be selected via Lucky Draw to receive one (1) prize for the Lucky Draw (“Prize”).
- b) The Lucky Draw will be conducted on 15 May 2025 at the premises of Etiqa at 23 Church Street, #01-01, Capital Square, Singapore 049481, between 9AM to 6PM.
- c) The allocation of the Prize to the Winner during the Lucky Draw will be determined at random by computerized means by Etiqa.
- d) Winner will be notified via email by 29 May 2025 using the email address provided to Etiqa at the point of purchase of the Product. Etiqa shall not be liable for late, lost, misdirected or unsuccessful efforts to contact and notify the Winner.

- e) Redemption steps for the Prize will be sent by email by 29 May 2025, along with the Winner's notification email. Information on how to redeem the Prize shall form part of these terms and conditions.
 - f) If the winner does not reply to Etiqa's email notification and/or does not collect the Prize within the time specified in the email notification or the Prize remains unclaimed after two (2) months of notification shall be forfeited and the Prize shall be passed to the next winner, as determined by Etiqa.
 - g) The Prize is non-refundable, non-transferable nor exchangeable for cash or credit or for any other items.
8. This Campaign is not valid for customers who have cancelled or free-look existing policy/policies with Etiqa within the last 14 days from Campaign start date.
9. This Campaign is not valid in conjunction with any on-going existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.
10. Existing terms and conditions for the Product apply.
11. Etiqa reserves the right to amend these terms and conditions at any time at our sole discretion, including changing the terms or terminating the Campaign at any point in time before the stated Campaign Period without prior notice, by posting such amendment(s) to www.etiqa.com.sg.
12. By participating in the Campaign, you consent to Etiqa's disclosure and/or use of your name, photograph and personal particulars given to Etiqa, for the purposes of the Campaign and Lucky Draw, and any publicity and promotional materials and activities related thereto.
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 Campaign, these terms and conditions shall prevail.
14. By participating in the Campaign, the 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 Customer confirmed that they have read and understood.

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.

15. Notwithstanding anything herein, Etiqua has the absolute discretion to determine the eligibility of any person to participate in the Campaign.
16. If Etiqua subsequently determines that a person is in fact not eligible to participate in this Campaign for any reason whatsoever, Etiqua may at its discretion, disqualify that person and cancel/claw back the Sign-up Gift and/or Prize won without prior notice.
17. The use of the Sign-up Gift and/or Prize is subject to such other terms and conditions as may be imposed by the merchant or retailer supplying the Sign-up Gift and/or Prize. The Sign-up Gift and/or Prize recipient should check with the respective merchant/retailer for details. Etiqua 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 Sign-up Gift and/or Prize.
18. Etiqua shall not be liable for and assumes no liability or responsibility for any of the following: (a) non-performance or defects in the Sign-up Gift and/or Prize and/or (b) any loss, damage, expense, liability and/or injury (other than personal injury caused by Etiqua's negligence) whatsoever or howsoever caused arising from the use, consumption and/or enjoyment of the Sign-up Gift and/or Prize. Any such dispute relating to the Sign-up Gift and/or Prize should be resolved directly with the merchant/retailer and Etiqua shall have no liability with regard to such dispute.
19. Etiqua's decision on all matters relating to or in connection with the Campaign, including awarding of the Prize to participant, shall be final and binding on all Customers and all parties concerned. Etiqua is not obliged to give any reason or enter into any correspondence with any person concerning the Lucky Draw.
20. The terms and conditions of the 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.
21. A person who is not a party to these terms and conditions has no right under the Contracts (Rights of Third Parties) Act 2001, to enforce any of these terms and conditions.
22. 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 (www.gia.org.sg or www.sdic.org.sg).
23. All information is correct as of 28 February 2025.