

## REVISION TO CURRENT CREDITING RATES

### Frequently Asked Questions

#### 1. Why is Etiqa revising its crediting rate?

Interest rates have been gradually declining, while global financial markets face persistent investors' concerns about possible economic recession. These negative sentiments led to higher market volatility and impacted our asset yields. As a result, the crediting rates have been revised downward accordingly to ensure they are at a more sustainable level.

#### 2. Which insurance plans are affected by the crediting rates revision?

The following insurance plans are affected by this revision:

- Dash EasyEarn
- Dash EasyEarn Lite
- Dash PET
- Dash PET 2
- eEASY save V
- ELASTIQ
- Enrich advance
- Enrich harvest
- eSAVE advance
- eSAVE smart
- GIGANTIQ
- SAVE3
- Tiq Easy Save

#### 3. How will my policy be affected?

Effective from 09 October 2025, the current crediting rate will be revised as below:

##### Details of Change

Crediting Rates: Current crediting rate after guarantee period for your account value will be revised to 0.30% p.a.

#### 4. Is there anything I need to do on 09 October 2025?

No action is required from you. You still have the flexibility to withdraw your funds easily anytime, anywhere. You may view your policy details via the Tiq by Etiqa mobile application or in Your Online Self-Service Portal via Etiqa's website ([www.etiqa.com.sg/login](http://www.etiqa.com.sg/login)).

#### 5. Who should I contact if I have further queries?

For any clarification, please contact your Financial Advisers or WhatsApp/call us at +65 6887 8777 from Mondays to Fridays (excluding public holidays), between 8.45am to 5.30pm. Alternatively, you may email us at [customer.service@etiqa.com.sg](mailto:customer.service@etiqa.com.sg).

**Note:**

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 Life Insurance Association (LIA) or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).