

Terms and Conditions

Multi-year Discount for 3 Plus Critical Illness

1. This Multi-year Discount for 3 Plus Critical Illness promotion (“Promotion”), organised by Etiqa Insurance Pte. Ltd. (“Etiqa”), is valid from **26 March 2024 to 30 April 2024**, both dates inclusive (“Promotion Period”).
2. This Promotion 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 Promotion is only applicable for the online application or purchase of the 3 Plus Critical Illness product (“3 Plus Critical Illness”) via www.etiqa.com.sg during the Promotion Period.
4. **Discount**
Customers will be entitled to a discount as set out in the table below which is applied to the total premium payable, excluding prevailing GST (“Discount”) if the 3 Plus Critical Illness is purchased and accepted by Etiqa via www.etiqa.com.sg during the Promotion Period:

Eligible Product	Discount	
3 Plus Critical Illness	Discount	Policy Year
	50%	1
	30%	2
	10%	3

5. **Discount**
 - a. Customers will need to enter the Promotion Code **<MULTI50>** for 3 Plus Critical Illness policy purchase to be entitled to the Discount. Etiqa reserves the right to disqualify any entry that does not have the correct Promotion Code entered.
 - b. The Promotion Code and Discount are not transferable, exchangeable for cash, goods and services or extendable in validity.
 - c. The Discount for the subsequent policy year 2 and 3 will be automatically applied during renewal provided that the policy has not been cancelled or lapsed.
6. This Promotion is not valid for customers who have cancelled existing 3 Plus Critical Illness policy / policies with Etiqa within the Promotion Period or free look existing 3 Plus Critical Illness policy / policies with Etiqa within 14 days of the policy inception date.
7. This Promotion is not valid in conjunction with any on-going existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.
8. Existing terms and conditions for the 3 Plus Critical Illness apply.
9. Etiqa reserves the right to amend these terms and conditions at any time at our sole discretion, including changing the terms or terminating the Promotion at any point in time before the stated Promotion Period without prior notice, by posting such amendment(s) to <https://www.etiqa.com.sg>.

10. 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 Promotion, these terms and conditions shall prevail.
11. By participating in the Promotion, 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 Promotion.
12. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
13. If Etiqa subsequently determines that a person is in fact not eligible to participate in this Promotion, for any reason whatsoever, Etiqa may at its discretion, disqualify that person and claw back/cancel the Discount without prior notice and liability to any person.
14. The terms and conditions of the Promotion 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. By participating in the Promotion, 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.
16. 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.
17. 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.
18. A person who is not a party to these Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001, to enforce any of these Terms and Conditions.
19. This policy is underwritten by Etiqa Insurance Pte. Ltd. This content is for reference only and is not a contract of insurance. Full details of the policy terms and conditions can be found in the policy contract. The information contained on this product advertisement is intended to be valid in Singapore only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Singapore. You should seek advice from a financial adviser before deciding to purchase the policy. If you choose not to seek advice, you should consider if the policy is suitable for you.
20. 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 (lia.org.sg or www.sdic.org.sg).

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Information is correct as of 26 March 2024.