

Terms and Conditions

Singtel Protect x Etiqua Member-Get-Member Campaign

1. The Singtel Protect x Etiqua Member-Get-Member Promotion ("**Campaign**") is a Campaign jointly organised by Etiqua Insurance Pte. Ltd. ("**Etiqua**") and Consumer Journeys Pte. Ltd. ("**Singtel**") from 1 May 2025 to 31 May 2025 (both dates inclusive) ("**Campaign Period**").
2. As an introducer for Etiqua, Singtel is not permitted to provide you with any advice or provide recommendations on any investment product to you; or arrange any contract of insurance in respect of life policies, other than to the extent of carrying out introducing activities.
3. Singtel may be remunerated by Etiqua for each referral. Singtel will disclose the amount of the referral remuneration it receives from Etiqua in respect of your referral if requested by you.
4. The Campaign shall be governed by the terms and conditions set out herein ("**T&Cs**") and by such terms as Singtel and Etiqua may impose from time to time. Your participation in the Campaign signifies your agreement to be bound by these T&Cs in their entirety.
5. Definitions
 - a. "**Reward**" means a cash reward of S\$100 for each successful referral made by the Referrer, subject to the Referee meeting all the eligibility criteria as set out in Clause 6 of these T&Cs.
 - b. "**Referrer**" means selected Etiqua customers who has referred a Referee during the Promotion Period.
 - c. "**Referee**" means a contact who is referred by a Referrer and is not an existing Etiqua customer.
 - d. "**Etiqua Customer**" means a policyholder who has at least one inforced policy with Etiqua.
 - e. "**Participant**" means either Referrer or Referee.

Campaign Details and Eligibility

6. In order for both Referrer and Referee to be eligible for the Reward under this Campaign, the Referee has to satisfy all the following qualifying criteria set out in these T&Cs during the Campaign Period:
 - a. Complete and submit the acknowledgement form available on <https://www.etiqua.com.sg/singtelprotect-meetupincentive/> ("**Acknowledgement Form**") within the Campaign Period;
 - b. Meets up with an Etiqua Assurance Manager selected by Etiqua to participate in this Promotion ("**Assurance Manager**") and complete a 30-minute general financial review session with the Assurance Manager during the Campaign Period;
 - c. Applies for an eligible product ("**Eligible Product**") during the Campaign Period; and
 - d. Only Referees who are referred by a selected Referrer during the Campaign Period will be eligible to participate in this Campaign.

To be eligible to receive the Reward in the form of encashable TiqConnect eWallet credits withdrawable via PayNow (NRIC), subject to the terms set out below.

7. Eligible Products refers to the following plans and their attached riders:
 - a. Essential whole life cover
 - b. Essential lifetime secure
 - c. Essential term life cover
 - d. Essential cancer care
 - e. Essential critical secure
 - f. Invest builder
 - g. Invest plus SP
 - h. Enrich flex plus
 - i. Enrich income
 - j. Invest starter
 - k. Invest smart flex
 - l. Invest flex pro
 - m. ePROTECT mortgage
8. Participants must have a TiqConnect account on Etiqa's customer portal to receive the Reward in their eWallet.
9. Each eligible Referrer can be entitled to more than one (1) Reward. The number of Reward entitled will be based on the number of his/her Referee who meets all eligibility of the Campaign.
10. Singtel and Etiqa shall have the sole and absolute discretion to determine the eligibility of any person in participating in this Campaign. Participants who previously participated in campaigns jointly organised by Etiqa and Singtel ("**Past Campaign**"), may not participate in this Promotion, even if the prizes are dissimilar, unless nine (9) months have passed since the person received the Reward from the Past Campaign.
11. Eligible Referee shall be solely responsible for ensuring that they provide Etiqa with a valid phone number of both Referrer and Referee on the Acknowledgement Form, for the purpose of redemption. The phone number of the Referrer should match Etiqa's record. The eligible Referee agrees and accepts that Etiqa will not be responsible for any consequences arising from his/her failure to provide Etiqa with a true, complete and accurate phone number and/or notify Etiqa of any change(s) to his/her phone number and email address. Fulfilment of the Reward will commence within two (2) months after the purchase of an Eligible Product by the Referee.
12. Applications for the Eligible Products by Referees that are not taken up or policies that are cancelled during the fourteen (14) days' free look period shall not qualify for this Campaign.

General

13. By participating in the Campaign, each Participant agrees to the use by Singtel and Etiqa of his or her name, images, voice, likeness and/or biographical information for promotional, advertising, marketing and other purposes without compensation.
14. Etiqa shall have the sole discretion and right to disqualify any Participant if the corresponding registration form contains information of the Participant that is inaccurate.

15. Each Participant is solely responsible for ensuring that participating in the Campaign is not illegal or prohibited by the laws or regulations of any country relevant or applicable to such Participant.
16. Etiqa reserves the right to disqualify an otherwise eligible person from participating in the Campaign and/or receiving any items given under the Campaign if Etiqa in its absolute discretion believes that such person may have contravened, will contravene or has contravened any of these T&Cs and/or may bring Etiqa into disrepute. In the event that the Reward has already been awarded to such a person, the Reward must be returned to Etiqa at such person's cost and expense. Participants are deemed to have accepted and agreed to be bound by these T&Cs upon participation in the Campaign.
17. Etiqa reserves the right in its sole and absolute discretion to replace the Reward given under the Campaign with another item, withdraw this Campaign, or revise the terms and conditions of this Campaign without having to give any person any notice or reason. Etiqa's decision on all matters relating to this Campaign (including the interpretation of these terms and conditions) will be final and binding on all persons and no appeals will be entertained.
18. Item(s) given or provided under this Campaign by Etiqa or any third party is nontransferable unless stated otherwise, is non-exchangeable for cash or other items, and may be subject to availability. Etiqa is not obliged to replace any damaged, lost or defaced items. All items given or provided under this Campaign will be given or provided on an "as is" basis, and all warranties, express or implied, are disclaimed. Where item(s) contain specific date(s) during which the item(s) should be utilized, no requests for extensions or replacements whatsoever will be entertained. Etiqa does not guarantee nor bear liability regarding the quality, performance, technical specifications, conditions or safety of the items given or provided under this Campaign. The item(s) may be subject to additional terms and conditions, and Participants agree to comply with all terms and conditions applicable to the item(s) given under the Campaign. In the event that the item(s) incur any tax liability, such tax is the sole responsibility of the Participant.
19. Etiqa shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of the products and/or services provided by third parties. Notwithstanding anything herein, Etiqa shall not at any time be responsible or held liable for any loss, injury (other than personal injury caused by Etiqa's negligence), damage or harm suffered by or in connection with the item(s) given or provided under this Campaign, or the products and/or provided by third parties under this Campaign.
20. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with this Campaign, in particular that relating to the items given under the Campaign, are the property of their respective owners. Etiqa, and its affiliates and contractors are not affiliated with, or endorsed or sponsored by, such owners and their relevant affiliates.
21. Etiqa accepts no responsibility for any registration not successfully completed due to any reason whatsoever, including but not limited to a technical fault or malfunction, computer hardware or software failure, satellite, network or server failure of any kind.

22. To the fullest extent permitted by applicable laws, Etiqa, on behalf of its respective directors, officers, employees, suppliers, licensors, and service providers, exclude and disclaim liability for any losses and expenses of whatever nature and howsoever arising including, without limitation, any and all direct and indirect loss, liability, costs and/or damage in respect of any matter howsoever arising (whether in tort, negligence or otherwise) under and in connection with the Campaign, including loss of profit, loss of business, loss of use, loss of data, economical loss, general, special, punitive, incidental, direct and indirect and consequential damages.
23. Each Participant taking part in the Campaign shall fully indemnify and hold harmless Etiqa and each of its respective divisions, affiliates, subsidiaries, parent, directors, officers, employees and agents, and all others associated with the development and execution of this Campaign (collectively, the **"Indemnified Parties"**) from any and all claims, damages, losses, demands, causes of action, proceedings, expenses (including without limitation reasonable attorneys' fees), and/or liabilities resulting or arising from or connected with, or claimed to have arisen, resulting from or be connected with: (i) the Participant's submission, participation, attempt to participate, or inability to participate, in the Campaign; (ii) submission and/or use by the Indemnified Parties of any submission (and/or any parts thereof); (iii) the Participant's failure to comply with any one or more of these T&Cs or any applicable laws, rules or regulations; (iv) the unauthorized use by the Participant of, as applicable, the name, likeness, voice, work product, brand, trademark, logo of any person or entity; (v) the breach or alleged breach of any warranty, representation (including, without limitation any eligibility related representation) or covenant made by the Participant in connection with the Campaign; (vi) acceptance and/or use of any items, prize or rewards awarded under the Campaign, if any; (vii) any right or benefit granted by the Participant to Etiqa in connection with the Campaign; and/or (viii) the Participant's negligence, wilful misconduct, violation of any applicable laws, rules or regulations or these T&Cs, or his or her violation of any third party's intellectual property, privacy, publicity or other right.
24. If any provision of these T&Cs is held to be invalid or unenforceable, then such provision shall (so far as it is invalid or unenforceable) be given no effect and shall be deemed not to be included in these T&Cs without invalidating any of the remaining provisions of these T&Cs.
25. No failure or delay by Etiqa in exercising any right or remedy provided by law under or pursuant to these T&Cs shall impair such right or remedy or operate or be construed as a waiver or variation of it or preclude our exercise at any subsequent time and no single or partial exercise of any such right or remedy shall preclude any other or further exercise of it or the exercise of any other right or remedy. Etiqa's rights and remedies under or pursuant to these T&Cs are cumulative, may be exercised as often as we consider appropriate and are in addition to Etiqa's rights and remedies under general law.
26. These T&Cs and the relationship between you and Etiqa shall be governed by, and interpreted in accordance with, the laws of Singapore. In respect of any legal action or proceedings arising out of or in connection with these T&Cs, you shall irrevocably submit to the exclusive jurisdiction of the courts of Singapore.

27. By participating in the Campaign, the Customer consents to Etiqa and its related companies, 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 Participant confirmed that they have read and understood.
28. The Participant 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.
29. In addition, where personal data of any person is disclosed by the Participant, the Participant 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.
30. You, the Participant, agree to be bound by and comply with the T&Cs. Etiqa may, at any time, in its sole discretion and without prior notice or liability to you, vary, modify and/or amend these T&Cs. Please review these T&Cs periodically for changes and updates. To determine when these T&Cs were last revised, please refer to the "Last Revision Date" stated at the end of these T&Cs.
31. The 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 Life Insurance Association (LIA) or SDIC websites (www.lia.org.sg or www.sdic.org.sg)

FAQs:

1. What is the reward for each successful referral?

The Referrer will receive a cash reward of S\$100 for each successful referral, subject to the Referee meeting the criteria specified in Clause 6.

2. Who is considered an eligible Referee?

An eligible Referee is someone who is referred by a Referrer and is not an existing Etika customer. The Referee must purchase an Eligible Product from Etika during the Campaign Period and complete all necessary steps listed under Clause 6 to be considered an eligible Referee.

3. Can I refer multiple people?

Yes, the Referrer can refer multiple people. You will receive S\$100 for each successful referral, as long as the Referee meets all the eligibility requirements.

4. How and when will I receive my reward?

The reward will be credited to your TiqConnect eWallet after the Referee's purchase of an Eligible Product is completed. Fulfillment will take place within two months after the purchase.

5. How can I use my reward?

The reward will be credited to your TiqConnect eWallet and can be withdrawn via PayNow to the mobile number linked to your NRIC.

6. Who can I contact if I have any questions regarding my Reward?

Customers may contact your Etika Assurance Manager or email to SingtelAM@etika.com.sg.

Last revision date: 14 May 2025