Terms and Conditions

Etiqa Customer Cash Reward Programme 2025 (“**Promotion**”)

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1. This Promotion is open to customers who purchase any of the Eligible Plans (as defined in the electronic direct mail (“**eDM**”)) which are underwritten by Etiqa Insurance Pte. Ltd. ("**Etiqa**").
2. Please refer to the applicable eDM for the applicable qualifying period (“**Qualifying Period**”) and Eligible Plans (“**Eligible Plans**”) under this Promotion.
3. All cases must be submitted during the Qualifying Period and issued by the date disclosed in the applicable eDM.
4. Upon purchasing any one of the Eligible Plans, customer will be eligible for the Promotion and will receive the applicable cash reward which is a percentage of the annualised premium of the Eligible Plan based on the qualifying criteria disclosed in the eDM (“**Cash Reward**”).
5. The Cash Reward will be paid to customer via PayNow NRIC or Direct Credit within 12 weeks after issuance of the Eligible Plans and will be deemed paid and received.
6. Cases that are not taken up or cancelled during the 14-day free-look period shall not qualify for this Promotion.
7. If the policy lapses or is surrendered within 12 months from the date of the issuance, Etiqa reserves the right to recover the amount equivalent to the Cash Reward in any manner at its sole discretion.
8. The Cash Reward is non-transferable nor exchangeable for any item in part or whole and is not replaceable.
9. This Promotion is not valid in conjunction with any on-going existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.
10. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
11. If Etiqa subsequently determines that a customer is in fact not eligible for this Promotion, for any reason whatsoever, Etiqa may at its discretion, disqualify that person and claw back the Cash Reward without prior notice and liability to any person.
12. By participating in the Promotion, the customer agrees to release and hold Etiqa harmless from any and all liability whatsoever for any injuries (other than personal injury caused by Etiqa’s negligence), losses or damages of any kind to any person or property arising from or in connection with, either directly or indirectly through participation in the Promotion.
13. Etiqa reserves the right to deduct the bank charges, overseas agent fees and any other costs from the Cash Reward for the purpose of fulfilling the Cash Reward to customer's overseas designated bank account.
14. Etiqa reserves the right in its sole and absolute discretion to add, delete or vary any of these Terms and Conditions to the Promotion from time to time, and to terminate and/or withdraw the Promotion at any time without reason, prior notice or liability to any person.
15. By participating in this Promotion, I/We consent to Etiqa and its related companies, agents, authorised service providers, and marketing partners collecting, using, or disclosing and/or processing my/our personal data, for the purpose of evaluating my/our application and providing the product and services. I/We am/are applying for, and for other purposes stated in Etiqa's Data Protection and Privacy Statement on Etiqa’s website, which I/We confirmed that I/We have read and understood.
16. I/We confirm and agree that my/our consents herein supplement, but do not supersede or replace, any other consents which I/We may have previously provided to Etiqa. These consents are additional to any rights which Etiqa may have at law to collect, use, or disclose my/our personal data with or without my/our consent, as permitted under applicable law.
17. Furthermore, if I/We disclose any personal data of other individuals, I/We confirm and represent that I/We have obtained their consent for these purposes, unless such consent is not required under applicable laws.

Etiqa Insurance Pte. Ltd. (Company Reg. No. 201331905K)
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18. In the event of any inconsistency between these terms and conditions and other materials relating to this Promotion, these terms and conditions shall prevail.

19. These policies are 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.

20. Invest flex pro and Invest smart flex II are Investment-linked Plans (ILP) which invests in ILP sub-fund(s). Invest vista is an ILP which invests in Shariah-compliant ILP sub-funds. Investments in this plan are subject to investment risks including the possible loss of the principal amount invested. The performance and returns of the ILP sub-fund(s) and Shariah-compliant ILP sub-fund(s) are not guaranteed and the value of the units in the ILP sub-fund(s) and Shariah-compliant ILP sub-fund(s) and the income accruing to the units, if any, may fall or rise. Past performance is not necessarily indicative of the future performance of the ILP sub-fund(s) and Shariah-compliant ILP sub-fund(s).

21. A product summary and product highlights sheet(s) relating to the ILP sub-fund(s) and Shariah-compliant ILP sub-fund(s)are available and may be obtained from Etiqa or via https://www.etiqa.com.sg/portfolio-funds-and-ilp-sub-funds. A potential investor should read the product summary and product highlights sheet(s) before deciding whether to subscribe for units in the ILP sub-fund(s) and Shariah-compliant ILP sub-fund(s).

22. As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. 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.

23. These policies are 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 or www.sdic.org.sg).

24. A person who is not a party to this Promotion terms and conditions has no right under the Contracts (Rights of Third Parties) Act 2001, to enforce any of these terms and conditions.

25. The terms and conditions of this 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.

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

Information is accurate as at 14 October 2025.

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