

Terms and Conditions

Singtel Protect x Etiqa - Etiqa Growth Assure II – 5.08% Campaign

1. This Singtel Protect x Etiqa - Etiqa Growth Assure II – 5.08% Campaign (“**Campaign**”) is organised by Etiqa Insurance Pte. Ltd. (“**Etiqa**”) from 21 August 2025 to 30 September 2025 for customers who have purchased an eligible insurance plan (“**Eligible Insurance Plan**”).
2. As an introducer for Etiqa, Consumer Journeys Pte. Ltd. (“**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 Etiqa for each referral. Singtel will disclose the amount of the referral remuneration it receives from Etiqa in respect of your referral if requested by you.
4. Customers who have purchased any eligible insurance plans via an Etiqa Assurance Manager from the list below (“**Eligible Insurance Plans**”) during the Qualifying Period (as defined below) and Etiqa Growth Assure II will be eligible to receive the rewards set out below (“**Rewards**”):

Qualifying Period: 21 August 2025 to 30 September 2025 (both dates inclusive) or end of tranche, whichever is earlier.

Eligible Insurance Plans (including attaching riders)	Range of Annualised Premium of the Eligible Insurance Plans (including attaching riders) ¹	Rewards (Maximum Single Premium of Etiqa Growth Assure II with 5.08% p.a. guaranteed maturity return ³)
Essential Cancer Care, Essential term life cover, Essential lifetime secure, Essential critical secure, Enrich flex plus ² , Enrich income ² , Invest builder ² Invest flex pro	S\$10,000 to < S\$11,000	S\$10,000
	S\$11,000 to < S\$12,000	S\$11,000
	S\$12,000 to < S\$13,000	S\$12,000
	S\$13,000 to < S\$14,000	S\$13,000

	S\$24,000 to < S\$25,000	S\$24,000
	S\$25,000 to < S\$26,000	S\$25,000

	S\$48,000 to < S\$49,000	S\$48,000
	S\$49,000 to < S\$50,000	S\$49,000

	≥S\$100,000	S\$100,000

¹ Annualised Premium is defined as the total net premiums paid in the first policy year of an Eligible Insurance Plan including attached cash-paying riders, if any. Premiums can be combined from two (2) or more Eligible Insurance Plans provided it is under the same policy owner. For every bracket of a thousand range of the Annualised Premium, the corresponding Maximum Single Premium indicated as Reward (a) shall be the respective lower bracket amount within the same thousand range.

² Excluding 3-year premium term plan. Only applicable for plans with premium term of 5 and 10 to 20 years.

³ This is the maximum Single Premium amount of Etiqa Growth Assure II that the customer is allowed to purchase under this Campaign, in relation to the corresponding annualised premium of their Eligible Insurance Plan. Any purchase amount exceeding this limit will not be entitled to the 5.08% p.a. guaranteed maturity return (“**Guaranteed Maturity Return**”) and may be subject to rejection.

Terms and Conditions for the Guaranteed Maturity Return:

- a. The named policy owner for both the Eligible Insurance Plan and Etiqa Growth Assure II must be the same.
- b. The Eligible Insurance Plan must be a new application which:
 - (i) is purchased through an Etiqa Assurance Manager;
 - (ii) is submitted between 7 August 2025 to 30 September 2025 (both dates inclusive);
 - (iii) must be issued by 31 October 2025;
 - (iv) must have passed its free look period;
 - (v) not related to any of the existing policies (such as but not limited to renewal of an existing policy, changes to or conversion of an existing policy, or top-ups);
 - (vi) has an annualised premium that is a minimum of S\$10,000 or when combined with one or more other Eligible Insurance Plans, the total annualised premium is a minimum of S\$10,000; and
 - (vii) must be held in force without reducing the premium or insurance coverage till the maturity date of Etiqa Growth Assure II.
- c. In the event that the Eligible Insurance Plans are subjected to free-look period, canceled or if the premium or insurance coverage is reduced prior to the maturity of Etiqa Growth Assure II, the Guaranteed Maturity Return will revert to the lower yield of 2.26% p.a.
- d. Customers who wish to participate in this Campaign will be provided with a uniform resource locator (“**URL**”) from their Etiqa Assurance Manager to sign up for Etiqa Growth Assure II after the 14-day freelook period of the Eligible Insurance Plan purchased within the Qualifying Period..
- e. Etiqa Growth Assure II must be a new application which:
 - (i) is submitted **within 14 days** after the 14-day freelook period of the Eligible Insurance Plan;
 - (ii) must have passed its free look period; and
 - (iii) must be held in force till the maturity date.
- f. Eligible customer will be entitled to a guaranteed maturity return of 5.08% p.a. on his/her Etiqa Growth Assure II plan that is equivalent to the Annualised Premium of the Eligible Insurance Plan, rounded down to the nearest S\$1,000 and capped at S\$100,000 per policy.

Example: A customer purchases an Eligible Insurance Plan with an Annualised Premium of S\$15,500 within the Qualifying Period. Based on the campaign reward table, the customer qualifies to purchase a maximum of S\$15,000 in Etiqa Growth Assure II with a 5.08% p.a. guaranteed maturity return.

- g. Eligible customers will receive a letter from Etiqa via their registered email within thirty (30) days from the date we issue the Eligible Insurance Plan or Etiqa Growth Assure II plan, whichever is later, which sets out the amount of Rewards the eligible customer is entitled to under this Campaign.
- h. Existing terms and conditions of the Eligible Insurance Plan and Etiqa Growth Assure II applies.

General Terms & Conditions

- 5. This Campaign is not valid in conjunction with any on-going existing insurance promotions (including the Singtel Protect x Etiqa Exclusive Customer Promotion), coupons, staff discounts and privileges, unless otherwise stated.
- 6. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Campaign.
- 7. If Etiqa subsequently determines that a customer is in fact not eligible for this Campaign, for any reason whatsoever, Etiqa may at its discretion, disqualify that person and claw back the Reward letter, cashback and/or additional guaranteed maturity yield without prior notice and liability to any person.
- 8. Etiqa reserves the right, at any time in its sole and absolute discretion, to amend the terms and conditions, withdraw or terminate this Campaign.
- 9. These 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).
- 10. In the event of any inconsistency between these terms and conditions and other materials relating to this Campaign, these terms and conditions shall prevail.
- 11. By participating in the Campaign, 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 the participation in the Campaign.
- 12. By participating in the Campaign, the customer consents to Etiqa and its related entities, 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.

13. A person who is not a party to this Campaign's terms and conditions has no right under the Contracts (Rights of Third Parties) Act 2001, to enforce any of these Terms and Conditions.
14. The terms and conditions of this 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.

All information is correct as of 20 August 2025.