

Terms and Conditions

Pet Insurance Promotion

1. This Pet Insurance Promotion ("Promotion"), is exclusive for Singtel customers (including GOMO customers) ("Customer") organised by Etiqa Insurance Pte. Ltd. ("Etiqa"), is valid from **2 July 2025 to 11 August 2025**, 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 purchase of Pet insurance policy underwritten by Etiqa ("Pet Insurance") via Etiqa's affiliate link through Singtel's website during the Promotion Period.
4. Customers under this Promotion will be entitled to a 10% discount based on the terms and conditions herein.

Product Name	Plan Type	Discount	Promotion Code
Pet Insurance	Pawsome Pawmazing Pawtastic Pawfect	10%	SINGTELPET

5. Customers will need to enter the Promotion Code '**SINGTELPET**' in the promotion code field upon application to enjoy the applicable Discount.
6. The Promotion Code is only valid for the Promotion Period. Etiqa reserves the right to disqualify any entry that does not have the correct Promotion Code entered.
7. This Promotion is not valid for customers who have cancelled or free-look existing policy / policies with Etiqa within the last 14 days.
8. This Promotion is not valid in conjunction with any on-going existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.
9. Existing terms and conditions for Pet Insurance apply.
10. 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 www.etiqa.com.sg.
11. 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.
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 the participation in the Promotion.
13. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Promotion.

14. 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.
15. 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.
16. By participating in the Promotion, 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 Customer confirmed that they have read and understood.
17. 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.
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. All information is correct as of 2 July 2025.