

## Terms and Conditions

### Life Promotion

1. This Protection Promotion: Cashback ("Promotion"), is exclusive for Singtel customers (including GOMO and Dash customers) and valid from **1 July 2025 to 30 September 2025** (both dates inclusive) ("Promotion Period"), organised by Etiqa Insurance Pte. Ltd. ("Etiqa").
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 the eligible products set out in the respective table below ("Eligible Products") via [www.singtel.com/singtelprotect](http://www.singtel.com/singtelprotect) during the Promotion Period.
4. **Cashback**  
Customers will be entitled to qualify for the following cashback ("Cashback"), provided the required criteria set out below are fulfilled:

Eligible Product (s)	Cashback
<ul style="list-style-type: none"> <li>• 3 Plus Critical Illness</li> <li>• Cancer Insurance</li> <li>• ePROTECT <i>term life</i></li> <li>• DIRECT – Etiqa <i>term life II</i></li> <li>• DIRECT – Etiqa <i>whole life</i></li> </ul>	<b><u>(i) S\$20 Cashback</u></b> <ul style="list-style-type: none"> <li>• Make a new purchase of any of the Eligible Product(s) and meet the minimum spend up till S\$499</li> <li>• Only applicable to annual premium payment mode</li> </ul>
	<b><u>(ii) S\$50 Cashback</u></b> <ul style="list-style-type: none"> <li>• Make a new purchase of the Product with annual premium equivalent of S\$500 – S\$1,000</li> <li>• Only applicable to annual premium payment mode</li> </ul>
	<b><u>(ii) S\$100 Cashback</u></b> <ul style="list-style-type: none"> <li>• Make a new purchase of the Product with annual premium equivalent of S\$1,001 – S\$1,999</li> <li>• Only applicable to annual premium payment mode</li> </ul>

5. No promotion code is required for the Cashback. Customers will automatically be registered to receive either one of the Cashback when they meet the eligible criteria above.
6. The Cashback will be rewarded per policy purchased.
7. The Cashback is not transferable, exchangeable for cash, goods and services or extendable in validity.
8. Eligible customers will receive the Cashback in the form of encashable TiqConnect eWallet credits withdrawable via PayNow (NRIC).
9. Eligible customers must have a TiqConnect account on Etiqa's customer portal to receive the Cashback in their eWallet.
10. The Cashback will be credited to the eligible customers' TiqConnect eWallet within 90 days from policy start date provided that the policy of the Product(s) purchased has not been cancelled or free-look rights have been exercised.
11. This Promotion is not valid for customers who have cancelled or free-look existing policy / policies with Etiqa within the last 14 days.
12. This Promotion is not valid in conjunction with any on-going existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.
13. Existing terms and conditions for the Eligible Products apply.
14. 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.
15. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
16. If Etiqa subsequently determines that a person is in fact not eligible, for any reason whatsoever, Etiqa may at its discretion, disqualify that person and clawback/cancel the Cashback without prior notice and liability to any person.
17. Etiqa's decision on all matters relating to the Promotion is final and binding on all customers.
18. 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.
19. 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.

20. 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.

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.

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.

21. 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.
22. 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.singtel.com/singtelprotect](http://www.singtel.com/singtelprotect).

#### **Important notes:**

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. 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](http://lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Information is correct as of 1 July 2025.

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