Terms and Conditions
Sujimy x Etiqa Dream Getaway Lucky Draw

1. The Sujimy x Etiqa Dream Getaway Lucky Draw ("**Campaign**") is a Campaign organized by Etiqa Insurance Pte. Ltd. ("**Etiqa**") from 2 November 2026 to 31 December 2026, both dates inclusive ("**Campaign Period**").

2. Sujimy is an introducer for Etiqa. As an introducer for Etiqa, the introducer 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. The introducer may be remunerated by Etiqa for each referral. The introducer will disclose the amount of the referral remuneration it receives from Etiqa 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 Etiqa 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. This Campaign 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.

Campaign Details and Eligibility

6. Participation in the Campaign is open to all individuals aged 70 and below during the Campaign Period. An individual who meets the age criterion and participates in the Campaign shall hereinafter be referred to as a participant ("**Participant**").

7. To participate in the Campaign, each Participant must provide and submit his or her personal details (including name and contact details) in the form found on the following URL: https://kedaisujimy.com/pages/etiqa("**Lucky Draw Form**").

8. Upon fulfilling the above conditions, the Participant will be entered into the lucky draw ("**Lucky Draw**") and have one (1) chance to win the prizes stated in the Lucky Draw Details under clause 16 ("**Prize**").

9. Participants who purchase any product from KedaiSujimy during the Campaign Period shall receive an additional five (5) Lucky Draw entries, giving them a total of six (6) entries.

10. Participants who complete a face-to-face 30-minute general financial review session with an Etiqa Assurance Manager ("**Assurance Manager**") during the Campaign Period shall receive an additional ten (10) Lucky Draw entries.

11. Participants who purchase an eligible insurance plan ("**Eligible Product**") shall receive an additional thirty (30) Lucky Draw entries.

12. Lucky Draw entries awarded under Clauses 9, 10 and 11 are cumulative. A Participant who fulfils all applicable conditions may receive a maximum of forty-six (46) Lucky Draw entries in total.

13. Eligible Product refers to any of the following plans and their attached riders:
    a) Essential lifetime secure
    b) Essential term life cover
    c) Essential cancer care
    d) Essential critical secure
    e) Invest plus SP
    f) Enrich flex plus
    g) Enrich income
    h) Enrich goal
    i) Enrich retirement
    j) Enrich saver
    k) Enrich assure
    l) Invest starter
    m) Invest flex pro
    n) ePROTECT *mortgage*
    o) Invest vista
    p) Invest Smart Vista
    q) Invest smart flex II
    r) Esteem legacy II
    s) Esteem eternity II
    t) Esteem income II
    u) Enrich Index Income
    v) Enrich Index Income (USD)

14. Each Participant shall only be entitled to one allotment of Lucky Draw entries under Clause 11 regardless of the number of Eligible Products purchased.

15. Applications made by the Participant for an Eligible Product must be submitted to Etiqa during the Campaign Period and the Eligible Product must be incepted by 31 December 2026.

16. Conduct of the Lucky Draw and Redemption of the Prize:
    a) The winners will be selected via Lucky Draw ("**Winner**") at the end of the Campaign Period to receive the Prize.
    b) Each Participant is eligible to win only one (1) Prize throughout the duration of the Lucky Draw, regardless of the number of entries submitted.
    c) The Lucky Draw will be livestreamed via @kedaisujimy.com TikTok account on 7 January 2027 at 3PM for viewing by members of the public. Etiqa and KEDAISUJIMY.COM reserve the right to amend the livestream timing, suspend or cancel the livestream due to operational, technical or other reasons without prior notice. Such amendment, suspension or cancellation shall not affect the validity of the Lucky Draw results.

d) Lucky Draw Details:

Campaign Period	Lucky Draw Date	Lucky Draw Prizes
2 November 2026 to 31 December 2026	7 January 2027, 3PM	Grand Prize (1 Winner): • Dreamcation Cruises & Tours Voucher valued at S$1,000 • KedaiSujimy Voucher valued at S$300
		Second Prize (1 Winner): • Dreamcation Cruises & Tours Voucher valued at S$700 • KedaiSujimy Voucher valued at S$200
		Third Prize (1 Winner): • Dreamcation Cruises & Tours Voucher valued at S$400 • KedaiSujimy Voucher valued at S$100
		Consolation Prize (5 Winners): • KedaiSujimy Voucher valued at S$60 each

e) The allocation of the Prizes to the Winners during the Lucky Draw will be determined at random by computerized means by KEDAISUJIMY.COM.

f) The Winner will be notified via telephone call and/or SMS from his/her assigned Etiqa Assurance Manager within seven (7) calendar days from the Lucky Draw Date using the phone number provided to Etiqa. Etiqa shall not be liable for any unsuccessful efforts to contact and notify the Winner.

g) The Prize shall be collected by the Winner at Etiqa's office at 23 Church Street, #01-01 Capital Square, Singapore 049481. The assigned Etiqa Assurance Manager will notify the Winner and make the necessary arrangements to facilitate the collection of the Prize.

h) The name and last four digits of the Winner's mobile number will be publicized on https://kedaisujimy.com/pages/etiqa within seven (7) business days after the draw.

i) The Prize which is won and remains unclaimed after two (2) months of notification shall be forfeited and the Prize shall be passed to the next winner, as determined by KEDAISUJIMY.COM at random by computerized means.

j) The Prize is non-refundable, non-transferable nor exchangeable for cash or credit or for any other items.

17. Subject to these T&Cs, the Participant shall hold the Prize on trust for a period of twelve (12) months from the date of receipt of the Prize ("Holding Period"), after which the Participant will enjoy full ownership of and rights over the Prize.

During the Holding Period, in the event that:

a) the Participant is subsequently found to be ineligible for this Promotion;

b) the Participant breaches any of these T&Cs; and/or

c) the relevant Eligible Product is terminated, surrendered, lapsed, replaced or downgraded in any manner that reduces the Annual Premium Payable

Etiqa shall have the right, at its sole and absolute discretion, to recover the full value of the Prize from the Participant.

Where the Prize has already been credited, utilised, disposed of, or damaged during the Holding Period, the Participant agrees that Etiqa shall be entitled to recover the full retail value of the Prize by any means deemed appropriate by Etiqa, including but not limited to requiring repayment from the Participant.

General

18. Etiqa reserves the right to amend these T&Cs at any time at our sole discretion, including changing the terms or terminating the Campaign at any time without prior notice, by posting such amendment(s) to https://www.etiqa.com.sg/sujimyxetiqa-tncs.

19. By participating in the Campaign, the Participant consents to Etiqa's disclosure and/or use of his/her name, photograph, video and personal particulars given to Etiqa, for the purposes of the Lucky Draw and, where applicable, any publicity and promotional materials and activities related thereto.

20. By participating in this Campaign, Participants consent to both 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 of:
    a) Conducting consumer marketing related or other similar research and analysis;
    b) Contacting them regarding the personalised financial review and/or offering products and services that may be suited to their needs; and
    c) Sending them marketing and promotional messages via e-mail, phone call and any phone-number-based messaging platform (including e.g. SMS/MMS, WhatsApp).

    The Participant's consent to receive marketing and promotional messages above is in addition to any previous marketing consent which the Participant may have provided to Etiqa. The Participant may withdraw his or her consent by submitting the Marketing Withdrawal Form at www.etiqa.com.sg or by email to customer.service@etiqa.com.sg.

    By submitting the Campaign form, the Participant is agreeing to Etiqa's Data Protection and Privacy Statement.

21. In the event of any inconsistency between these T&Cs and any advertising, publicity, brochure, marketing or other materials relating to or in connection with the Campaign, these T&Cs shall prevail.

22. By participating in the Campaign, the Participant 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 Campaign.

23. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Campaign.

24. If Etiqa subsequently determines that a person is in fact not eligible to participate in this Campaign, for any reason whatsoever, Etiqa may at its discretion, disqualify that person and cancel the Prize won without prior notice.

25. The use of the Prize is subject to such other terms and conditions as may be imposed by the merchant or retailer supplying the Prize. The Prize recipient should check with the respective merchant/retailer for details. Etiqa makes no representation or warranty whatsoever as to the quality, merchantability or fitness for any purpose, or for the use or consumption thereof or any other implied terms or conditions with respect to any Prize.

26. Etiqa shall not be liable for and assumes no liability or responsibility for any of the following: (a) non-performance or defects in the Prize and/or (b) any loss, damage, expense, liability and/or injury whatsoever or howsoever caused arising from the use, consumption and/or enjoyment of the Prize. Any such dispute relating to the Prize should be resolved directly with the merchant/retailer and Etiqa shall have no liability with regard to such dispute.

27. Etiqa may at its sole discretion at any time change the terms of the Campaign, or substitute or replace the Prize with any other prize of equal or higher value, without prior notice.

28. Etiqa's decision on all matters relating to or in connection with the Campaign, the determination of Winners and the awarding of Prizes, shall be final and binding on all participants and all parties concerned. Etiqa is not obliged to give any reason or enter into any correspondence with any person concerning the Lucky Draw.

29. The T&Cs of the 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.

30. A person who is not a party to these T&Cs has no right under the Contracts (Rights of Third Parties) Act 2001, to enforce any of these T&Cs.

All information is correct as of 31 October 2026