



by Etiqa Insurance

Terms and Conditions for '#WomenTiqCharge' Giveaway

This '#WomenTiqCharge' Giveaway ("Giveaway"), organised by Etiqa Insurance Pte. Ltd. ("Etiqa") is valid from Tuesday, 29 March 2022 at 12:00 hours (Singapore time) till Monday, 4 April 2022 at 12:00 hours (Singapore time, ("Giveaway Period"). The Giveaway will be officially posted on the Tiq by Etiqa Insurance Instagram page on Tuesday, 29 March 2022. One (1) winner will be selected and will receive 1 X RENEE Modular Phone Case in Sage Green with CLOUD Pearl Chain from Taizjo and 1 X Activewear Set from Jemaime.co ("Prizes").

1. To be eligible for the Prizes, participants must
 - a) like and save the Instagram giveaway post
 - b) follow Tiq by Etiqa Insurance (@tiqsg) on Instagram, and
 - c) tag 3 friends who lift them up and inspire them to TIQ CHARGE of their life
2. Singapore citizens, Singapore permanent residents, and foreigners with a valid Work Pass, Student Pass, Dependant's Pass or Long-Term Visit Pass residing in Singapore, aged 18 and above. Any costs and expenses such as phone, internet, postal or any other charges incurred shall be borne by the participants.
3. The Prizes will be fulfilled by Jemaime.co (@jemaime.co) and Taizjo (@taizjo). Winners will be announced publicly and contacted privately via Instagram direct message by Friday, 18 April 2022 by Tiq by Etiqa Insurance and informed on next steps. Jemaime.co and Taizjo will be provided winner contact details and they will reach out to winners directly on prize redemption details. Etiqa shall not be liable for late, misdirected or unsuccessful efforts to contact and notify the Prize winners. Any Prizes which remain unclaimed after one month of notification shall be forfeited and the Prize shall be passed to the next winner, as determined by Etiqa.
4. Etiqa reserves the right to substitute the Prizes with similar items of equal or greater value at any time without prior notice and liability to any person.
5. By taking part in the Giveaway, all participants agree to be bound by this terms and conditions, and the prevailing Instagram terms and conditions of use, all of which may be amended from time to time.
6. Etiqa reserves the right to disqualify and remove any entry that does not meet the above eligibility criteria. If Etiqa subsequently determines that a person is in fact not eligible to participate in this Giveaway, for any reason whatsoever, Etiqa may at its discretion, disqualify that person and claw back/cancel the Prize won without prior notice and liability.
7. The selection of the winning entries will be solely at the discretion of Etiqa. All decisions by Etiqa on this Giveaway shall be final and binding on all

participants. Etiqa is not obliged to give any reason or enter into any correspondence with any person concerning the Giveaway and Prizes.

8. The winners will be required to furnish their personal information, as requested by Etiqa, for contact purposes, and for administering the Giveaway. By furnishing their personal data, the winners agree that such data may be accessed, stored or otherwise processed in any medium or format determined by Etiqa. All participants by furnishing their personal data agree that Etiqa may share their personal data with its affiliated companies and service providers for the purposes stated above.
9. By participating in the Giveaway, each participant agrees that if he/she wins, Etiqa may use the winning submission and his/her name, likeness, and/or voice in any publicity or advertising relating to the Giveaway or future promotions without compensation or approval (except where prohibited by law).
10. Prizes are not transferable or extendable in validity, for any item in part or whole and is not replaceable.
11. The participants shall accept and abide by any and all decisions made by Etiqa concerning, without limitation, these terms and conditions, the rules, procedures and regulations of the campaign, the award of Prizes and any other matters relating to the Giveaway.
12. By participating in the Giveaway, the participant 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 Giveaway.
13. 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 winner 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 the Prize.
14. 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.
15. Etiqa reserves the right, at any time in its sole and absolute discretion, to amend the terms and conditions of this Giveaway as well as to substitute, withdraw, add to or alter any of the Prizes offered without prior notice.
16. 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 Giveaway, these terms and conditions shall prevail.
17. The terms and conditions of the Giveaway 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.

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

Information is accurate as at 28 March 2022.