

Etiqa NDP Campaign 2023: Complimentary Personal Accident Terms & Conditions

Introduction

1. The Etiqa NDP campaign 2023: Complimentary Personal Accident (“**Campaign**”) is organized by Etiqa Insurance Pte. Ltd. (“**Etiqa**”) is only applicable for the first 100 new registrations from 1 July 2023 to 30 September 2023, both dates inclusive (“**Campaign Period**”).
2. The Campaign shall be governed by the terms and conditions set out herein (“**T&Cs**”) and by such terms Etiqa may impose from time to time.

Campaign Details and Eligibility

3. Participation in the Campaign is open to all individuals who are Singaporean citizen, Permanent Resident of Singapore or Foreigner with a valid Work Pass, aged between 17 to 70 years old. An individual who participates in the Campaign shall hereinafter be referred to as a participant (“**Participant**”).
4. To participate in the Campaign, each Participant must:
 - (i) Scan the QR code on the NDP coupon, provides his or her personal details (including name and contact details) and completes all compulsory fields in the Campaign registration form; and
 - (ii) meet up with an Etiqa Assurance Manager selected by Etiqa to participate in this Campaign (“**Assurance Managers**”) by 31 October 2023, shall be eligible to receive a complimentary 6 months personal accident plan and \$10 Starbucks card (“**Gift**”).

General

5. This Campaign is not valid for customers who have cancelled or free-look existing policy/policies with Etiqa within the last 14 days.
6. This Campaign is not valid in conjunction with any on-going existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.
7. By participating in the Campaign, each Participant is deemed to have accepted and agreed to be bound by these terms and conditions.
8. By participating in the Campaign, each 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 of:
 - contacting them regarding the personalised financial review and/or offering

- products and services that may be suited to their needs; and
- sending them marketing and promotional messages via e-mail, phone call and any phone-number based messaging platform (including e.g. SMS/MMS, WhatsApp).

Each customer is deemed to have provided consent to receive Marketing and Promotional messages above is in addition to any previous marketing consent which they may have provided to Etiqa. Customers may withdraw their consent by submitting the Marketing Withdrawal Form at www.etiqa.com.sg or email to customer.service@etiqa.com.sg.

By submitting the registration form, each customer is agreeing to Etiqa Data protection and Privacy statement as stated on Etiqa's website.

9. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Campaign. Etiqa reserves the right to disqualify any Participant(s) who does not comply with these terms and conditions.
10. If Etiqa subsequently determines that a Participant is in fact not eligible, for any reason whatsoever, Etiqa may at its discretion, disqualify that person and cancel the complimentary 6 months personal accident plan and clawback the Gift without prior notice.
11. Etiqa reserves the right to amend these terms and conditions at any time at our sole discretion, including changing the terms or terminating the Campaign at any point in time before the stated Campaign Period without prior notice.
12. By participating in the Campaign, all Participants agree and undertake to, at all times, indemnify, keep indemnified, and hold Etiqa harmless against all losses (including direct, indirect, incidental and/or consequential losses), damages (including general, special, and/or punitive damages), demands, injuries (other than personal injury caused by Etiqa's negligence), claims, costs, penalties, interest and fees (including all legal fees as whether or not incurred in respect of any real, anticipated, or threatened legal proceedings), howsoever caused by, arising or resulting from, whether directly or indirectly, their participation in the Campaign, usage of the Gift and/or any breach or purported breach of these terms and conditions and/or any applicable law.
13. The use of the Gift is subject to such other terms and conditions as may be imposed by the merchant or retailer supplying the Gift. The Participant 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 the Gift.
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 Gift 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 Gift. Any such dispute relating to the Gift should

be resolved directly with the merchant/retailer and Etiqa shall have no liability with regard to such dispute.

15. In the event of any inconsistency between these terms and conditions and the contents of any marketing and/or promotional materials relating to the Campaign, these terms and conditions shall prevail. Any questions or disputes regarding these terms and conditions, shall be resolved at Etiqa's sole discretion and the decision of Etiqa shall be final and binding.
16. If any part(s) of these terms and conditions are found to be void or unenforceable, such provision(s) shall be deemed to be severed and the remaining provisions shall remain in full force and effect.
17. The terms and conditions 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.
18. A person who is not a party to this Campaign terms and conditions has no right under the Contracts (Rights of Third Parties) Act 2001, to enforce any of these T&Cs.
19. Etiqa will not provide cover and shall not be liable to pay any claim or provide any benefit under the complimentary 6 months personal accident plan to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Etiqa to any sanction, prohibition or restriction under any application sanctions, laws or regulations.
20. Information is accurate as at 1 July 2023.