

Terms and Conditions

Singtel Hospital Cash x Singtel Protect Promotion

1. This Singtel Hospital Cash x Singtel Protect Promotion ("Promotion"), is exclusive for Singtel customers (including GOMO customers) organised by Etiqa Insurance Pte. Ltd. ("Etiqa"), is valid from **21 August 2023 to 31 October 2023**, 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 Singtel Hospital Cash insurance policy underwritten by Etiqa ("Singtel Hospital Cash") via www.singtel.com/singtelprotect during the Promotion Period.
4. Customers will be entitled to 25% off their first-year annual premium of Singtel Hospital Cash ("Premium Discount") and a cashback of 10% which is applied to the total premium payable of Singtel Hospital Cash after the applicable Premium Discount but excluding prevailing goods and services tax ("Premium Payable") ("Cashback").

Product Name	Premium Discount	Cashback
Singtel Hospital Cash	25% off first-year annual premium	10% of the Premium Payable

5. In addition to the Premium Discount and Cashback, customers will also be entitled to a additional cashback of 10% of the Premium Payable ("Additional Cashback"), if they fulfill the following:
 - (i) An existing policyholder of any of the following Eligible Products prior to the Promotion Period; and
 - (ii) The Eligible Products were purchased via www.etiqa.com.sg through Singtel Protect website prior to purchasing Singtel Hospital Cash during the Promotion Period.

Eligible Products	Additional Cashback
a. Essential Term Life Cover b. Essential Whole Life Cover c. DIRECT – Etiqa term life d. DIRECT – Etiqa whole life e. 3 Plus Critical Illness f. Cancer Insurance g. Invest smart flex h. Invest builder i. Invest starter j. Invest plus SP k. Enrich flex plus	10% of the Premium Payable

6. Customers will need to enter the Promotion Code '**CASH25**' in the promotion code field

for the Singtel Hospital Cash purchase to enjoy the Premium Discount, Cashback and/or Additional Cashback.

7. 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.
8. Eligible customers will receive the Cashback and Additional 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 and Additional Cashback in their eWallet.
10. The Cashback and Additional Cashback will be credited to the eligible customers' TiqConnect eWallet within 4 weeks from 31 October 2023, provided that the Singtel Hospital Cash and Eligible Product(s) policies purchased have not been cancelled or free-look rights have been exercised.
11. Should the customers cancel their Singtel Hospital Cash policy after the Cashback and Additional Cashback has been issued, Etiqa is entitled to deduct an equivalent amount of the Cashback and Additional Cashback value from the refund amount of the policy, provided no claims have been made under the policy.
12. This Promotion is not valid for customers who have cancelled or free-look existing policy / policies with Etiqa within the last 14 days.
13. This Promotion is not valid in conjunction with any on-going existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.
14. Existing terms and conditions for the Singtel Hospital Cash and Eligible Products apply.
15. The policies are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). 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 General Insurance Association (GIA), Life Insurance Association (LIA) or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).
16. 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.
17. 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.
18. 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.
19. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Promotion.

20. 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 cashback without prior notice.
21. 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.
22. By participating in the Promotion, the Customer consent 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.
23. 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.
24. 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.
25. All information is correct as of 1 October 2023.