

## Terms and Conditions

### Singtel Protect x DIRECT – Etiqa whole life Insurance Promotion

1. This Singtel Protect x DIRECT – Etiqa whole life Insurance Promotion (“Promotion”), is exclusive for Singtel customers (including GOMO customers) and valid from **1 October 2023 to 14 January 2024** (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 application of DIRECT – Etiqa *whole life* Insurance via [www.singtel.com/singtelprotect](http://www.singtel.com/singtelprotect) during the Promotion Period.

Product	Sign-up Gift
DIRECT – Etiqa <i>whole life</i> Insurance	<b><u>Apple AirPods, 2<sup>nd</sup> Generation (worth S\$200)</u></b> <ul style="list-style-type: none"> <li>• Make a new purchase with a minimum initial premium of S\$300 per policy</li> <li>• Only applicable to the first 50 customers, whilst stocks last</li> </ul>

4. In addition to the **Sign-up Gift** set out above, Customer will also qualify for **Etiqa Rewards Points** (“Rewards Points”) if the following Products are purchased via the [Tiq by Etiqa mobile app](#) during the Promotion Period, and where acceptable, is accepted by Etiqa:

Product	Etiqa Rewards Points
DIRECT – Etiqa <i>whole life</i> Insurance	<b>10x Rewards Points</b> <p>Only applicable for annual premium payment modes of minimum S\$180 (nett payable premium with prevailing GST)</p>

Refer to our [Etiqa Rewards](#) page for more information.

5. No promotion code is required for the Sign-up Gift and Rewards Points. Customers will automatically be entitled to receive the rewards when they meet the eligible criteria above.
6. The Sign-up Gift and Rewards Points are not transferable, exchangeable for cash, goods, and services or extendable in validity.
7. A redemption email for the Sign-up Gift will be sent to the eligible customers’ email address within 90 days from the policy start date. The details in the redemption email shall form part of these terms and conditions. Any Sign-up Gift which remained unclaimed after 30 days of notification shall be forfeited.

8. The use of the Sign-up Gift is subject to such other terms and conditions as may be imposed by the merchant or retailer supplying the Sign-up Gift. The Customer should check with the respective merchant/retailer for details. Etika 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 gift, including the Sign-up Gift.
9. Etika shall not be liable for and assumes no liability or responsibility for any of the following:  
(a) non-performance or defects in the Sign-up 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 Sign-up Gift. Any such dispute relating to the Sign-up Gift should be resolved directly with the merchant/retailer and Etika shall have no liability with regard to such dispute.
10. The Rewards Points will be credited to the eligible customers' TiqConnect eWallet **within 90 days from the policy start date**, provided that the policy of the Product(s) purchased has not been cancelled or free-look rights have been exercised.
11. Should the customers cancel their policy of the Product(s) purchased after the Rewards Points has been issued, Etika is entitled to deduct an equivalent amount of the Rewards Points value from the refund amount of the policy, provided no claims have been made under the policy.
12. The Promotion is not valid for customers who have an existing in-force DIRECT - Etika *whole life* policy/policies with Etika.
13. The Promotion is not valid for customers who have cancelled or free-look existing policy/policies with Etika within 14 days of policy application.
14. Existing terms and conditions for the product apply.
15. The Promotion is not valid in conjunction with any ongoing or existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.
16. By participating in the Promotion, the customer agrees to release and hold Etika 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.
17. Notwithstanding anything herein, Etika has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
18. If Etika subsequently determines that a person is in fact not eligible, for any reason whatsoever, Etika may at its discretion, disqualify that person and clawback/cancel the Discount without prior notice and liability to any person.
19. Etika's decision on all matters relating to the Promotion is final and binding on all customers.

20. Etiqa may at its sole discretion at any time change the terms of the Promotion, or substitute or replace the Promotion with any other prize of equal or higher value, without prior notice.
21. 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.
22. 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.
23. 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.

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. 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 26 December 2023.

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