

## Terms and Conditions

### Singtel Protect x Etiqa 3 Plus Critical Illness Promotion

1. This Singtel Protect x Etiqa 3 Plus Critical Illness Promotion (“Promotion”) is exclusive for Singtel customers (including GOMO and Dash customers) and valid from **1 October 2023 to 31 December 2023** (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 3 Plus Critical Illness via [www.singtel.com/singtelprotect](http://www.singtel.com/singtelprotect) during the Promotion Period.

Total sum insured	Discount	Policy Year
S\$30,000 to S\$300,000	50%	1
	30%	2
	10%	3

4. The discount for the subsequent policy year 2 and 3 will be automatically applied during renewal provided that the policy has not been cancelled or lapsed.
5. In addition to the **Premium Discount** set out above, Customer will also qualify for **Etiqa Rewards Points** (“Rewards Points”) and **Additional Cashback** if the following Products are purchased during the Promotion Period, and where acceptable, is accepted by Etiqa:

Product	Etiqa Rewards Points
3 Plus Critical Illness	<p><b>1000 Rewards Points</b></p> <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.

Product	Additional Cashback
3 Plus Critical Illness	<p><b>15% Cashback</b></p> <p>Calculated based on the premium paid at the point of purchase and in the form of encashable TiqConnect eWallet credits withdrawable via PayNow or Direct Credit to his/her bank account.</p>

6. Customers will need to enter the promotion code < **STCI50** > in the promotion code field upon application to enjoy the Premium Discount and Rewards Points.
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. The promotion code, Discount, Rewards Points and Additional Cashback are not transferable, exchangeable for cash, goods, and services or extendable in validity.
9. Eligible customers will receive the Additional Cashback in the form of encashable TiqConnect eWallet credits withdrawable via PayNow or Direct Credit to his/her bank account.
10. Eligible customers must have a TiqConnect account on Etiqa's customer portal to receive the Additional Cashback in their eWallet.
11. The Additional Cashback and Rewards Points will be credited to the eligible customers' TiqConnect eWallet **within 4 weeks from 14 January 2023**, provided that the policy of the Product(s) purchased has not been cancelled or free-look rights have been exercised.
12. Should the customers cancel their policy of the Product(s) purchased after the Additional Cashback has been issued, Etiqa is entitled to deduct an equivalent amount of the Additional Cashback value from the refund amount of the policy, provided no claims have been made under the policy.
13. The Promotion is not valid for customers who have an existing in-force 3 Plus Critical Illness policy/policies with Etiqa.
14. The Promotion is not valid for customers who have cancelled or free-look existing policy/policies with Etiqa within 14 days of policy application.
15. Existing terms and conditions for the product apply.
16. The Promotion is not valid in conjunction with any ongoing or existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.
17. 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.

18. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
19. If Etiqa subsequently determines that a person is in fact not eligible, for any reason whatsoever, Etiqa may at its discretion, disqualify that person and clawback/cancel the Discount without prior notice and liability to any person.
20. Etiqa's decision on all matters relating to the Promotion is final and binding on all customers.
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 27 November 2023.

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