



## Terms and Conditions for 'With You for the Ride' Social Media Contest

1. This 'With You for the Ride' Social Media Contest ("Contest"), organised by Etiqa Insurance Pte. Ltd. ("Etiqa") is valid from 00:00 hrs, Monday, 16 October 2023 till 23:59 hrs, Saturday, 11 November 2023, both dates inclusive, ("Contest Period").
2. Up to Twenty-Five (25) most creative entries which meet the criteria as set out below every week will each win an exclusive set of 10 customised macarons ("Prize") throughout the Contest Period.
3. The results of the Contest will be officially posted on the Etiqa Insurance Singapore Instagram page on a weekly basis by the following dates during the Contest Period:
  - a) Friday, 27 October 2023;
  - b) Friday, 3 November 2023;
  - c) Friday, 10 November 2023; and
  - d) Friday, 17 November 2023.
4. To be eligible for the Prize, participants must:
  - a) Capture a creative photo of themselves posing on the Etiqa slide or surfboard installation at Dhoby Ghaut MRT B3 transit hall (near Exit D).
  - b) Follow Etiqa Insurance Singapore (@etiqa\_sg) and set their page to 'public' on Instagram.
  - c) Publish their photo as a post on their Instagram page, and to tag @etiqa\_sg with the #WithYouForTheRide hashtag.
5. Participants must check the comments section of the Etiqa Insurance Singapore Social Media Contest post on Instagram to see if they are tagged as one of the winners. If they are one of the winners, they will be required to direct message @etiqa\_sg on Instagram and provide their personal details such as name, contact number and address via a registration form hosted on Etiqa website no later than 23:59 hrs, 24 November 2023 for Etiqa to deliver the Prize to their preferred location.
6. This Contest is open only to Singapore citizens, permanent residents of Singapore, and foreigners with a valid Work Pass, Student Pass, Dependant's Pass or Long-Term Visit Pass residing in Singapore. Any costs and expenses such as phone, internet, postal or any additional delivery charges incurred

following a failed delivery on the agreed date, time and address shall be borne by the participants.

7. Winners will be announced publicly on Etiqa Insurance Singapore Social Media Contest post on Instagram. Etiqa shall not be responsible to contact and notify the Prize winners. Any Prizes which remain unredeemed after 24 November 2023 shall be forfeited.
8. Etiqa reserves the right to substitute the Prizes with similar items of equal value at any time without prior notice and liability to any person.
9. By taking part in the Contest, all participants agree to be bound by the terms and conditions of this Contest and the prevailing Instagram terms and conditions of use, all of which may be amended from time to time. 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 Contest for any reason whatsoever, Etiqa may at its discretion, disqualify that person and claw back/cancel the Prize won without prior notice and liability.
10. The selection of the winning entries will be solely at the discretion of Etiqa, based on the most creative photo captured under the Contest. All decisions by Etiqa on this Contest 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 Contest and Prizes.
11. The winners will be required to furnish their personal information, as requested by Etiqa, for contact purposes, for administering the Contest. 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.
12. By participating in the Contest, 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 Contest or future promotions without compensation or approval (except where prohibited by law).
13. Prizes are not transferable or extendable in validity, for any item in part or whole and is not replaceable.
14. The participants shall accept and abide by any and all decisions made by Etiqa concerning, without limitation, these terms and conditions, any applicable rules and regulations, the award of Prizes and any other matters relating to the Contest.
15. By participating in the Contest, 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 Contest.

16. 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.
17. 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.
18. Etiqa reserves the right, at any time in its sole and absolute discretion, to amend the terms and conditions of this Contest as well as to substitute, withdraw, add to or alter any of the Prizes offered without prior notice.
19. 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 Contest, these terms and conditions shall prevail.
20. The terms and conditions of the Contest 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.
21. A person who is not a party to this Contest 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 13 October 2023.