

**Terms and Conditions**  
**Singtel Protect x Etiqa Chinese New Year Combined Premium Promotion**

1. This Singtel Protect x Etiqa Chinese New Year Combined Premium Promotion (“Promotion”), is exclusive for Singtel customers (including GOMO and Dash customers) and valid from **15 January 2024 to 29 February 2024** (“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 purchase of the eligible products set out in the respective table below (“Eligible Products”) via [www.singtel.com/singtelprotect](http://www.singtel.com/singtelprotect) during the Promotion Period.

Eligible Product(s)	Discount	Cashback/Sign-up Gift								
3 Plus Critical Illness	<a href="#">Up to 60%</a>	-								
Cancer Insurance	<a href="#">30%</a>	-								
ePROTECT <i>term life</i>	-	<a href="#">Up to S\$300</a> cashback								
3 Plus Critical Illness Cancer Insurance ePROTECT <i>term life</i> DIRECT – Etiqa <i>term life II</i> DIRECT – Etiqa <i>whole life</i>	As above	Purchase one or more of the Eligible Products in this category and meet the minimum combined total annual premium set out below to be entitled to the following:  <b>1. Additional Cashback:</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Number of Products purchased</th> <th style="text-align: center;">Additional Cashback</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1 policy of any annual premium amount</td> <td style="text-align: center;">S\$20 cashback</td> </tr> <tr> <td style="text-align: center;">2 or more policies with a minimum combined total annual premium of up to S\$1,000</td> <td style="text-align: center;">S\$50 cashback</td> </tr> <tr> <td style="text-align: center;">2 or more policies with a minimum combined total annual premium of above S\$1,000</td> <td style="text-align: center;">S\$200 cashback</td> </tr> </tbody> </table> <p>Note: Premium payment must be made via the annual premium payment mode. Policies purchased must not be the same</p>	Number of Products purchased	Additional Cashback	1 policy of any annual premium amount	S\$20 cashback	2 or more policies with a minimum combined total annual premium of up to S\$1,000	S\$50 cashback	2 or more policies with a minimum combined total annual premium of above S\$1,000	S\$200 cashback
Number of Products purchased	Additional Cashback									
1 policy of any annual premium amount	S\$20 cashback									
2 or more policies with a minimum combined total annual premium of up to S\$1,000	S\$50 cashback									
2 or more policies with a minimum combined total annual premium of above S\$1,000	S\$200 cashback									

		<p><b>2. 10x Etiqa Rewards Points:</b> Customers will receive 10x Etiqa Rewards Points if they purchase the Eligible Products via the Tiq by Etiqa mobile app. Only applicable for annual premium payment modes of minimum S\$180 (nett payable premium with prevailing GST). Refer to our <a href="#">Etiqa Rewards page</a> for more information.</p>
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#### 4. Discount, Cashback/Sign-up Gift, Rewards Points

Customers will need to enter the respective Promotion Code in the promotion code field upon application to enjoy the Promotion:

Eligible Product (s)	Promotion Code
3 Plus Critical Illness	STCI60
Cancer Insurance	STCAN30
ePROTECT <i>term life</i> DIRECT – Etiqa <i>term life II</i> DIRECT – Etiqa <i>whole life</i>	-

5. Etiqa reserves the right to disqualify any entry that does not have the correct Promotion Code entered.
6. In order to enjoy the applicable Cashback/Sign-up Gift, Rewards Points, customers will need to ensure that they meet the applicable minimum premium payment after GST and applicable discounts, as listed in this Terms and Condition.
7. The Discount, Cashback/Sign-up Gift, Rewards Points are not transferable, exchangeable for cash, goods and services or extendable in validity.
8. Eligible customers will receive the 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 in their eWallet.
10. The Cashback and Rewards Points will be credited to the eligible customers’ TiqConnect eWallet within 4 weeks from 14 March 2024 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 Cashback/Sign-up Gift and/or Rewards Points have been issued, Etiqa is entitled to deduct an equivalent amount of the Cashback/Sign-up gift and/or Rewards Points value from the refund amount of the policy, provided no claims have been made under the policy.

12. Customers who have an existing renewal insurance policy which is due for renewal, and chooses not to renew and lapsed the policy in order to sign-up for a new policy during Promotion and Promotion Period, will not be qualified for the Discount, Cashback / Sign-up Gift, and Rewards Points.
13. This Promotion is not valid for customers who have cancelled or free-look existing policy / policies with Etiqa within the last 14 days.
14. This Promotion is not valid in conjunction with any on-going existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.
15. Existing terms and conditions for the Products apply.
16. 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
17. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
18. 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/Sign-up Gift, or Rewards Points without prior notice.
19. 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.
20. 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.
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, 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.

23. 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.
24. 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:**

These policies are 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.

These 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 Life Insurance Association (LIA) or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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

All information is correct as of 15 January 2024.