

## Terms and Conditions

### Etiqua x Singtel Protect Jumpstart January Lucky Draw

1. This Etiqua x Singtel Protect Jumpstart January Lucky Draw ("**Campaign**"), is jointly organised by Etiqua Insurance Pte. Ltd. ("**Etiqua**") and Consumer Journeys Pte. Ltd. ("**Singtel**") from 1 January 2025 to 31 March 2025, both dates inclusive ("**Campaign Period**").
2. As an introducer for Etiqua, Singtel is not permitted to provide you with any advice or provide recommendations on any investment product to you; or arrange any contract of insurance in respect of life policies, other than to the extent of carrying out introducing activities.
3. Singtel may be remunerated by Etiqua for each referral. Singtel will disclose the amount of the referral remuneration it receives from Etiqua in respect of your referral if requested by you.
4. The Campaign shall be governed by the terms and conditions set out herein ("**T&Cs**") and by such terms as Singtel and Etiqua may impose from time to time. Your participation in the Campaign signifies your agreement to be bound by these T&Cs in their entirety.
5. This Campaign 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.

#### Campaign Details and Eligibility

6. Participation in the Campaign is open to all individuals aged 70 and below during the Campaign Period. An individual who meets the age criterion and participates in the Campaign shall hereinafter be referred to as a participant ("**Participant**").
7. To participate in the Campaign, each Participant must:
  - a. Visit one of the listed shops below:
    - i. Singtel Shop in Jurong Point; or
    - ii. Singtel Shop in Tampines Mall; or
    - iii. Singtel Shop in Causeway Point; or
    - iv. Singtel Shop in 313@Somerset; or
    - v. Singtel Shop in NEX; and
  - b. Provide and submit his or her personal details (including name and contact details) in the form found on the following URL: [www.etiqua.com.sg/jumpstartluckydraw](http://www.etiqua.com.sg/jumpstartluckydraw) ("**Rewards Form**").

Upon fulfilling the above conditions, the Participant will be entered into the lucky draw ("**Lucky Draw**") and have one (1) chance to win the prizes stated in the Lucky Draw Details ("**Prize**").

8. Participants who complete a face-to-face 30-minute general financial review session in one of the listed shops in T&C 7 above with an Etiqua Assurance Manager ("**Assurance Manager**") during the Campaign Period in good faith shall be entitled to receive a total of three (3) chances to win the Prize.
9. Participants who purchase an eligible insurance plan ("**Eligible Product**") during the Campaign Period, shall be entitled to receive a total of ten (10) chances to win the Prize.

10. Eligible Product refers to any of the following plans and their attached riders:
- Essential whole life cover
  - Essential term life cover
  - Essential cancer care
  - Invest builder
  - Invest plus SP
  - Enrich flex plus
  - Invest starter
  - Invest smart flex
  - Essential lifetime secure
  - Enrich income
11. Applications made by the Participant for an Eligible Product must be submitted to Etiqa during the Campaign Period and the Eligible Product must be incepted by 30 April 2025.
12. After completing the general financial review session and/or the purchase of an Eligible Product, Participants will be provided with a Uniform Resource Locator (“URL”) by their Assurance Manager. The Participant must use this URL to submit their personal details and complete their entry to be entitled to the additional chances (as set out in T&Cs 8 and 9) to win the Prize.
13. Conduct of the Lucky Draw and Redemption of the Prize:
- The winners will be selected via Lucky Draw (“**Winner**”) at the end of the Campaign Period to receive the Prize.
  - Each Participant is eligible to win only one (1) Prize throughout the duration of the Lucky Draw, regardless of the number of entries submitted.
  - The Lucky Draw will be conducted on the date detailed in the table below at the premises of Etiqa Office at One Raffles Quay, #22-01 North Tower, Singapore 048583 (“**Lucky Draw Date**”).
  - Lucky Draw Details:

| Campaign Period                 | Lucky Draw Date                   | Lucky Draw Prizes                                       |
|---------------------------------|-----------------------------------|---|
| 1 January 2025 to 31 March 2025 | 10 April 2025, between 9AM to 6PM | One (1) set of iPhone 16 Pro 256GB worth S\$1,749 each  |
|                                 |                                   | Ten (10) sets of iPad Generation 10 worth S\$499 each   |
|                                 |                                   | Two (2) sets of Apple Watch Series 10 worth S\$599 each |

- The allocation of the Prizes to the Winners during the Lucky Draw will be determined at random by computerized means by Etiqa and Singtel.
- The Winner will be notified via a phone call from his/her assigned Etiqa Assurance Manager within seven (7) calendar days from the Lucky Draw Date using the phone number provided to Etiqa and/or Singtel. Etiqa and/or Singtel shall not be liable for any unsuccessful efforts to contact and notify the Winner.
- The Prize shall be collected by the Winner at Etiqa Office at 23 Church Street, #01-01 Capital Square, Singapore 049481. The assigned Etiqa Assurance Manager will notify the Winner and make the necessary arrangements to facilitate the collection of the Prize.
- The name and last four digit of the Winner’s mobile will be publicized at the bottom of this T&Cs within seven (7) business days after the draw.

- i) The Prize which is won and remain unclaimed after two (2) months of notification shall be forfeited and the Prize shall be passed to the next winner, as determined by Etiqa and/or Singtel at random by computerized means.
- j) The Prize is non-refundable, non-transferable nor exchangeable for cash or credit or for any other items.

## General

- 14. Etiqa and Singtel reserve the right to amend these T&Cs at any time at our sole discretion, including changing the terms or terminating the Campaign at any point in time before the stated Campaign Period without prior notice, by posting such amendment(s) to <https://www.etiqa.com.sg/jumpstartluckydraw-tncs>
- 15. By participating in the Campaign, the Participant consents to both Etiqa's and Singtel's disclosure and/or use of his/her name, photograph and personal particulars given to Etiqa and Singtel, for the purposes of the Lucky Draw, and any publicity and promotional materials and activities related thereto.
- 16. By participating in this Campaign, Participants consent to both Etiqa and Singtel and its related entities, its agents, authorised service providers and marketing partners collecting, using or disclosing and/or processing their personal data, for the purpose of:
  - a. Conducting consumer marketing related or other similar research and analysis;
  - b. Contacting them regarding the personalised financial review and/or offering products and services that may be suited to their needs; and
  - c. Sending them marketing and promotional messages via e-mail, phone call and any phone-number-based messaging platform (including e.g. SMS/MMS, WhatsApp).

The Participant's consent to receive marketing and promotional messages above is in addition to any previous marketing consent which the participant may have provided to Etiqa and Singtel. The Participant may withdraw its consent by submitting the Marketing Withdrawal Form at [www.etiqa.com.sg](http://www.etiqa.com.sg) or by email to [customer.service@etiqa.com.sg](mailto:customer.service@etiqa.com.sg).

By submitting the Campaign form, the Participant is agreeing to [Etiqa's](#) and [Singtel's](#) Data Protection and Privacy Statement.

- 17. In the event of any inconsistency between these T&Cs and any advertising, publicity, brochure, marketing or other materials relating to or in connection with the Campaign, these T&Cs shall prevail.
- 18. By participating in the Campaign, the Participant agrees to release and hold Etiqa and Singtel harmless from any and all liability whatsoever for any injuries (other than personal injury caused by Etiqa's negligence), losses or damages of any kind to any person or property arising from or in connection with, either directly or indirectly through participation in the Campaign.
- 19. Notwithstanding anything herein, Etiqa or Singtel has the absolute discretion to determine the eligibility of any person to participate in the Campaign.
- 20. If Etiqa or Singtel subsequently determines that a person is in fact not eligible to participate in this Campaign, for any reason whatsoever, Etiqa or Singtel may at its discretion, disqualify that person and cancel the Prize won without prior notice.

21. The use of the Prize is subject to such other terms and conditions as may be imposed by the merchant or retailer supplying the Prize. The Prize recipient should check with the respective merchant/retailer for details. 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 to any Prize.
22. Etiqa and Singtel 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 and Singtel shall have no liability with regard to such dispute.
23. Etiqa and/or Singtel may at their sole discretion at any time change the terms of the Campaign, or substitute or replace the Prize with any other prize of equal or higher value, without prior notice.
24. Etiqa's and Singtel's decision on all matters relating to or in connection with the Campaign, including awarding of the Prize to the Participant, shall be final and binding on all participants and all parties concerned. Etiqa or Singtel are not obliged to give any reason or enter into any correspondence with any person concerning the Lucky Draw.
25. The T&Cs of the Campaign 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.
26. A person who is not a party to these T&Cs has no right under the Contracts (Rights of Third Parties) Act 2001, to enforce any of these T&Cs.
27. All information is correct as of 1 January 2025.
28. Giveaway Winners

| Prize                 | Name                          | Mobile    |
|-----------------------|-------------------------------|-----------|
| iPhone 16 Pro 256GB   | Ong Eng Chuan                 | XXXX 7161 |
| Apple Watch Series 10 | Chua Chun Wei Benny           | XXXX 5392 |
| Apple Watch Series 10 | SXXXX892F                     | XXXX 0294 |
| iPad Generation 10    | Abdul Hafiz bin Abdul Bashir  | XXXX 4315 |
| iPad Generation 10    | Maderazo Niel Lemson Garcia   | XXXX 2943 |
| iPad Generation 10    | Muhammad Ikhtiari Bin Bahtiar | XXXX 2140 |
| iPad Generation 10    | Lim Jia Cong                  | XXXX 0218 |
| iPad Generation 10    | Saw Kai Lun                   | XXXX 9453 |
| iPad Generation 10    | Soh Wei Long Ivan             | XXXX 5981 |
| iPad Generation 10    | Yang Yiling                   | XXXX 1687 |
| iPad Generation 10    | Koh Yung Kang                 | XXXX 4130 |
| iPad Generation 10    | Xie Huizhen                   | XXXX 7246 |
| iPad Generation 10    | Aw Cher Leong                 | XXXX 0683 |