

Terms and Conditions

19 February 2025 – 31 March 2025
Etiqua Customer Financial Survey Campaign

1. This Etiqua Customer Financial Survey Campaign (“**Campaign**”) is organised by Etiqua Insurance Pte. Ltd. (“**Etiqua**”) from 19 February 2025 to 31 March 2025 (both dates inclusive) (“**Campaign Period**”).
2. The 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.

Sign-up Gift

3. Participants will be eligible to receive a S\$20 Fairprice voucher (“**Sign-up Gift**”) if they comply with the following:
 - (a) successfully register for the Campaign from Etiqua’s website during the Campaign Period; and
 - (b) complete a 30-minute in-person financial consultation with an Etiqua Assurance Manager.
4. Participants will be eligible to receive a S\$40 Fairprice voucher if they comply with the following:
 - (a) successfully register for the Campaign from Etiqua’s website during the Campaign Period; and
 - (b) complete a 30-minute in-person financial consultation with an Etiqua Assurance Manager together with their spouse/partner.
5. The Sign-up Gift will be provided to the participants by the Assurance Manager after the completion of the in-person financial consultation session.
6. Each participant is entitled to only one (1) Sign-up Gift.
7. 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 eligible participant should check with the respective merchant/retailer for details. Etiqua 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 Sign-up Gift.

Cash Reward

8. Participants who have completed the in-person financial consultation with an Etiqua Assurance Manager during the Campaign Period AND purchase an Eligible Product by 31 March 2025 will receive a cash reward based on the Qualifying Criteria (“**Cash Reward**”).

9. Qualifying Criteria

Annual Premium Payable (per policy)	Cash Reward
S\$2,400 to S\$3,599	S\$100
S\$3,600 to S\$4,799	S\$200
S\$4,800 to S\$5,999	S\$300
S\$6,000 to S\$9,999	S\$400
S\$10,000 & S\$11,999	S\$800
S\$12,000 & S\$14,999	S\$1,000

- (i) For single premium Eligible Products, the Annual Premium Payable will be computed based on 10% of the single premium.
- (ii) For regular premium Eligible Products with 2 years premium term, the Annual Premium Payable will be computed based on 20% of the first year premium.

- (iii) For regular premium Eligible Products with 3 years premium term, the Annual Premium Payable will be computed based on 30% of the first year premium.
- (iv) For regular premium Eligible Products with 4 years premium term, the Annual Premium Payable will be computed based on 40% of the first year premium.
- (v) For regular premium Eligible Products with 5 years premium term and all Invest starter policies, the Annual Premium Payable will be computed based on 50% of the first year premium.
- (vi) For regular premium Eligible Products with 6 years premium term, the Annual Premium Payable will be computed based on 60% of the first year premium.
- (vii) For regular premium Eligible Products with 7 years premium term, the Annual Premium Payable will be computed based on 70% of the first year premium.
- (viii) For regular premium Eligible Products with 8 years premium term, the Annual Premium Payable will be computed based on 80% of the first year premium.
- (ix) For regular premium Eligible Products with 9 years premium term, the Annual Premium Payable will be computed based on 90% of the first year premium.
- (x) For regular premium Eligible Products with 10 years premium term and above, the Annual Premium Payable will be computed based on 100% of the first year premium.
- (xi) The Annual Premium Payable is calculated after premium discount, excluding any start-up bonus and top-ups, if any.
- (xii) Riders and loadings are taken into account during computation of the Annual Premium Payable.

10. Eligible Products refers to the following plans and their attached riders:

- a. Essential lifetime secure
- b. Essential term life cover
- c. Essential cancer care
- d. Essential critical secure
- e. eProtect mortgage
- f. Invest builder
- g. Invest starter
- h. Invest smart flex
- i. Enrich flex plus
- j. Enrich goal
- k. Enrich retirement
- l. Enrich saver
- m. Enrich assure
- n. Enrich income
- o. Esteem legacy II
- p. Esteem eternity II
- q. Esteem income II
- r. Invest plus SP

11. The Cash Reward can be stacked on top of other existing promotions by Etiqa.

12. Eligible participants will receive the Cash Rewards via PayNow (NRIC) or a specified bank account as indicated during application.

13. The Cash Reward will be credited into the eligible participants' specified bank account or via PayNow (NRIC), in accordance with the following timing (where applicable):

- a. For single premium, Cash Reward will be credited within eight (8) weeks after the premium is collected for the incepted Eligible Product.
- b. For regular premium paid on a monthly basis, Cash Reward will be credited within four (4) weeks after three (3) months of premium is collected for the incepted Eligible Product.
- c. For regular premium paid on a quarterly, half-yearly, or annual basis, Cash Reward will be credited within eight (8) weeks after the inception of the Eligible Product.

14. In the event that the Cash Reward (or any part thereof) is not received by the eligible participant and Etiqa determines that such non-receipt is through no fault of the eligible participant, the eligible participant's entitlement to a replacement Cash Reward is subject to the sole discretion and final determination of Etiqa. Where a replacement Cash Reward is given to the eligible participant, Etiqa reserves the right to recover

such monies if it is subsequently determined that the Cash Reward was in fact received by the eligible participant.

15. Applications for the Eligible Products by the participants that are not taken up or policies that are cancelled during the 14 days' free look period shall not qualify for the Cash Reward. If the participant cancels the policy within the 14 days' free-look period or if the policy lapses or is surrendered within 12 months from the date of the issuance, Etiqa reserves the right to recover the amount equivalent to the Cash Reward in any manner at its sole discretion.
16. Etiqa reserves the right to disqualify any entry that does not meet the above criteria.
17. Existing terms and conditions for the Eligible Products apply.

General Terms and Conditions

18. By participating in the Campaign, each participant consent to Etiqa and its related companies, its agents, authorised service providers and marketing partners collecting, using or disclosing and/or processing their personal data, for the purpose of:
 - a) contacting them regarding the personalised financial consultation and/or offering products and services that may be suited to their needs; and
 - b) 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 participants consent to receive Marketing and Promotional messages above in addition to any previous marketing consent which they may have provided to Etiqa. Participants may withdraw their consent by submitting the Marketing Withdrawal Form at www.etiqa.com.sg or email to customer.service@etiqa.com.sg.

By submitting the registration form, each participant is agreeing to Etiqa [Data protection](#) and [Privacy statement](#).

19. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Campaign.
20. Etiqa reserves the right to disqualify any participant(s) who does not comply with these terms and conditions and to further clawback/cancel the Cash Reward without prior notice and liability to any participant.
21. Etiqa reserves the right to amend these terms and conditions at any time without prior notice, including terminating the Campaign.
22. By participating in the Campaign, 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 Campaign.
23. In the event of any inconsistency between these terms and conditions and the contents of any marketing and/or promotional materials relating to the Campaign, these terms and conditions shall prevail. Any questions or disputes regarding these terms and conditions, shall be resolved at Etiqa's sole discretion and the decision of Etiqa shall be final and binding.
24. If any part(s) of these terms and conditions are found to be void or unenforceable, such provision(s) shall be deemed to be severed and the remaining provisions shall remain in full force and effect.
25. The terms and conditions 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 terms and conditions has no right under the Contracts (Rights of Third Parties) Act 2001, to enforce any of these terms and conditions.

27. These policies are underwritten by Etiqa Insurance Pte. Ltd. Full details of the policy terms and conditions can be found in the policy contract.

An Investment-linked Plan (ILP) invests in ILP sub-fund(s). Investments in this plan are subject to investment risks including the possible loss of the principal amount invested. The performance of the ILP sub-fund(s) is not guaranteed and the value of the units in the ILP sub-fund(s) and the income accruing to the units, if any, may fall or rise. Past performance is not necessarily indicative of the future performance of the ILP sub-fund(s).

A product summary and product highlights sheet(s) relating to the ILP sub-fund(s) are available and may be obtained from us via <https://www.etiqa.com.sg/portfolio-funds-and-ilp-sub-funds>. A potential investor should read the product summary and product highlights sheet(s) before deciding whether to subscribe for units in the ILP sub-fund(s).

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. As term plan has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely. 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). 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 (www.lia.org.sg or www.sdic.org.sg).

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

29. Information is accurate as at 19 February 2025.