



Frequently Asked Questions

Find answers to questions about your status, benefits and how to make the most of this exclusive programme here.

Information as of 15 August 2025.

1.

What are the eligibility criteria for the Esteem by Etiqa programme?

1. Accumulate and maintain total in-forced life policies with a minimum Annualised Premium Equivalent ("APE") of S\$70,000 within any two (2) year period ("Qualifying APE");
2. Any existing policies held by the policyholder (life insured and payer excluded) before the launch of the Programme (21 Nov 2024) are not eligible for accumulation to achieve the Qualifying APE; and
3. In calculating of APE, the following applies:
 - a. For regular premium policies, the APE is calculated based on the total annualised premium.
 - b. For single premium policies, the APE is calculated based on 10% of the single premium.
 - c. For riders, the premiums are eligible to be accumulated to achieve the Qualifying APE.
 - d. Online products, tranche products, renewal premium and Prestige Legacy Index are not eligible to be accumulated to achieve the Qualifying APE.
 - e. For USD policies, 1.35 exchange rate will be used for APE conversion.

2.

What are the privileges once I qualify for the programme?

As an Esteemed Client, you are entitled to the following privileges:

1. Two (2) complimentary limousine airport transfers to and from Changi International Airport in Singapore, within a two (2) year period from the start of your Esteem by Etiqa eligibility.
2. One (1) complimentary birthday delight per year.
3. Exclusive discounts on selected Etiqa insurance plans.
4. Priority Hotline Service and Expedited Underwriting Services.
5. Exclusive privileges offered by Etiqa's preferred partners, including discounted rates and special offers.

3.

Are there any exclusions for APE accumulation?

Online products, tranche products and renewal premium are not eligible for APE accumulation toward qualifying for the Esteem by Etiqa programme.

4.

How long does my Esteemed Client status last?

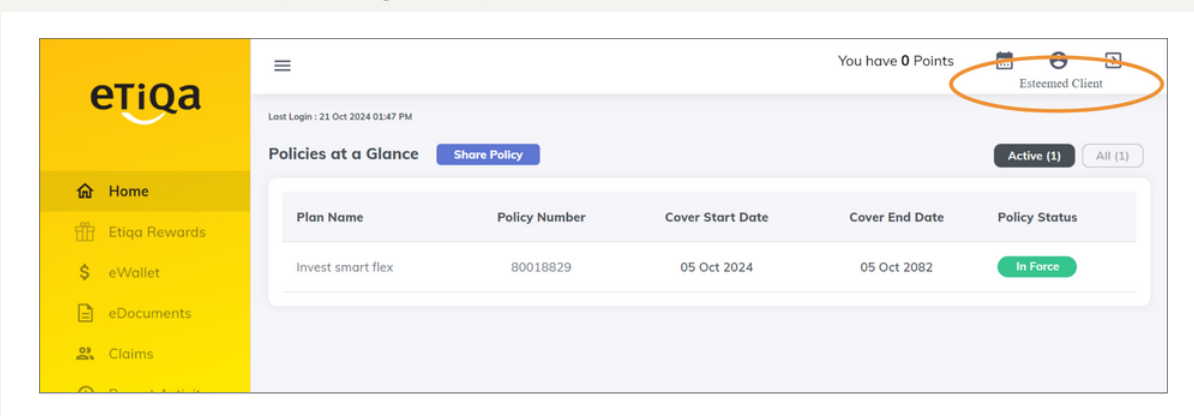
Your Esteemed Client status is valid for two (2) years from the date of your most recent inception policy that qualifies. Once the status expires, or if the minimum enforced APE is not met, you will no longer be eligible for privileges.

5.

How do I check my status and if it has expired?

You will be able to view your Esteemed Client status when you login to Etiqa customer portal. If you no longer see the Esteemed Client status, it means your status has expired.

Alternatively, you may WhatsApp or call us at +65 6887 8777 / email us at customer.service@etiqa.com.sg to enquire.



6.

How can I extend my status?

To extend your Esteemed Client status, accumulate and maintain additional policy(ies) with a minimum APE of **\$35,000** during your current status period. If you do so, your status will be extended for another two years.



* The above illustrates the eligibility of customer A and B

7.

Can I transfer my privileges to someone else?

No, the programme privileges are strictly for the personal use of the Esteemed Client and cannot be transferred to or shared with others.

8.	Can I opt out of this programme? If you wish to opt out of the Esteem by Etiqa Programme, you can do so by sending an email to customer.service@etiqa.com.sg.
9.	Do I need to pay any fees to join this programme? No, there are no fees to join the programme. You will qualify for the programme as long as you achieve the Qualifying APE through your eligible life insurance policies.
10.	What happens if I cancel (eg. freelook, surrender, lapse) one of my policies? If you cancel a policy and it affects your total APE, you may risk losing your Esteem Client status if you no longer meet the qualifying criteria.
11.	How can I feedback about the services of your preferred partners? If you've had an unpleasant experience with any of our partners, we encourage you to first reach out to them directly to resolve the issue. However, we also value your feedback and would appreciate if you could share your experience with our Customer Care team at customer.service@etiqa.com.sg so that we can take into consideration for future improvements.
12.	If my policy is under premium financing with Maybank, am I eligible for the programme? Yes, even though you have assigned the policy to the bank for premium financing, you will still be eligible for the programme if you meet the qualifying criteria.
13.	Are corporate policies eligible for this programme? If the policyholder is a company, it is not eligible for this programme.