

## Etiqa Advisory Channel

### 2025 Q4 Customer Incentive Campaign

Annual Premium Payable (per policy)	Cash Reward
\$6,000 to \$9,999	\$300
\$10,000 to \$14,999	\$600
\$15,000 to \$19,999	\$950
\$20,000 & above	\$1,350

**Qualifying period:** Sign up between 1 October to 31 December 2025

**Eligible Product:** Etiqa regular premium and single premium products  
(Please refer to T&Cs for full list of eligible products)

**Reward Type:** Cash

#### Payment Method

Customers may choose to receive their Cash rewards via PayNow (NRIC) or direct credit to bank account during application.

**Terms and Conditions**

1. The 2025 Q4 Customer Incentive Campaign (“**Promotion**”) is a promotion organised by Etiqa Insurance Pte. Ltd. (“**Etiqa**”) that runs from 1 October 2025 to 31 December 2025 (both dates inclusive) (“**Promotion Period**”).
2. This Promotion is open to all individuals who applies for an eligible product (“**Eligible Product**”) during the Promotion Period. An individual who participates in the Promotion shall hereinafter be referred to as a customer (“**Customer**”).
3. 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 flex pro
  - g. Invest smart flex II
  - h. Invest starter
  - i. Invest vista
  - j. Invest plus SP
  - k. Enrich flex plus
  - l. Enrich goal
  - m. Enrich retirement
  - n. Enrich saver
  - o. Enrich assure
  - p. Enrich income
  - q. Esteem legacy II
  - r. Esteem eternity II
  - s. Esteem income II
4. A Customer who applies for an Eligible Product and is approved by Etiqa during the Promotion Period will receive a cash reward (“**Cash Reward**”) based on the following qualifying criteria:

Annual Premium Payable (per policy)	Cash Reward
\$6,000 to \$9,999	\$300
\$10,000 to \$14,999	\$600
\$15,000 to \$19,999	\$950
\$20,000 & above	\$1,350

- (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.
5. This Promotion only applies to applications made by the Customer for an Eligible Product that is submitted to Etiqa between 1 October 2025 and 31 December 2025 (both dates inclusive) and inception date of the said Eligible Product by 31 January 2026.
  6. Cash Reward can be stacked on top of other existing promotions by Etiqa. For the avoidance of doubt, Customer will be entitled to the Cash Reward for each Eligible Product applied for and approved by Etiqa under this Promotion.
  7. The Customer will receive the Cash Rewards via PayNow (NRIC) or credited directly into a specified bank account as indicated by the Customer during application.
  8. The Cash Reward will be credited into the Customer's specified bank account or paid to the Customer 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.
9. In the event that the Cash Reward (or any part thereof) is not received by the Customer and Etiqa determines that such non-receipt is through no fault of the Customer, the Customer'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 Customer, Etiqa reserves the right to recover such monies if it is subsequently determined that the Cash Reward was in fact received by the Customer.
10. Applications for the Eligible Products by Customers that are not taken up or policies that are cancelled during the 14 days' free look period shall not qualify for this Promotion. If the Customer 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.

### **General**

11. Etiqa shall have the sole discretion and right to disqualify any Customer if the corresponding registration form contains information of the Customer that is inaccurate.
12. Each Customer is solely responsible for ensuring that participating in the Promotion is not illegal or prohibited by the laws or regulations of any country relevant or applicable to such Customer.
13. Etiqa reserves the right to disqualify an otherwise eligible person from participating in the Promotion and/or receiving any items given under the Promotion if Etiqa in its absolute discretion believes that such person may have contravened, will contravene or has contravened any of these T&Cs and/or may bring Etiqa into disrepute. In the event that the Cash Reward has already been awarded to such a person, the Cash Reward must be returned to Etiqa at such person's cost and expense. Customers are deemed to have accepted and agreed to be bound by these T&Cs upon registering for the Promotion.
14. Etiqa reserves the right in its sole and absolute discretion to replace the Cash Reward given under the Promotion with another item, withdraw this Promotion, or revise the terms and conditions of this Promotion without having to give any person any notice or reason. Etiqa's decision on all matters relating to this Promotion (including the interpretation of these terms and conditions) will be final and binding on all persons and no appeals will be entertained.
15. Item(s) given or provided under this Promotion by Etiqa or any third party is nontransferable unless stated otherwise, is non-exchangeable for cash or other items, and may be subject to availability. Etiqa is not obliged to replace any damaged, lost or defaced items. All items given or provided under this Promotion will be given or provided on an "as is" basis, and all warranties, express or implied, are disclaimed. Where item(s) contain specific date(s) during which the item(s) should be utilized, no requests for extensions or replacements whatsoever will be entertained. Etiqa does not guarantee nor bear liability regarding the quality, performance, technical specifications, conditions or safety of the items given or provided under this Promotion. The item(s) may be subject to additional terms and conditions, and customers agree to comply with all terms and conditions applicable to the item(s) given under the Promotion. In the event

that the item(s) incur any tax liability, such tax is the sole responsibility of the Customer.

16. Etiqa shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of the products and/or services provided by third parties. Notwithstanding anything herein, Etiqa shall not at any time be responsible or held liable for any loss, injury, damage or harm suffered by or in connection with the item(s) given or provided under this Promotion, or the products and/or services provided by third parties under this Promotion.
17. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with this Promotion, in particular that relating to the items given under the Promotion, are the property of their respective owners. Etiqa, and its affiliates and contractors are not affiliated with, or endorsed or sponsored by, such owners and their relevant affiliates.
18. Etiqa accepts no responsibility for any registration not successfully completed due to any reason whatsoever, including but not limited to a technical fault or malfunction, computer hardware or software failure, satellite, network or server failure of any kind.
19. To the fullest extent permitted by applicable laws, Etiqa, on behalf of its respective directors, officers, employees, suppliers, licensors, and service providers, exclude and disclaim liability for any losses and expenses of whatever nature and howsoever arising including, without limitation, any and all direct and indirect loss, liability, costs and/or damage in respect of any matter howsoever arising (whether in tort, negligence or otherwise) under and in connection with the Promotion, including loss of profit, loss of business, loss of use, loss of data, economical loss, general, special, punitive, incidental, direct and indirect and consequential damages.
20. Each Customer taking part in the Promotion shall fully indemnify and hold harmless Etiqa and each of its respective divisions, affiliates, subsidiaries, parent, directors, officers, employees and agents, and all others associated with the development and execution of this Promotion (collectively, the "Indemnified Parties") from any and all claims, damages, losses, demands, causes of action, proceedings, expenses (including without limitation reasonable attorneys' fees), and/or liabilities resulting or arising from or connected with, or claimed to have arisen, resulted from or be connected with: (i) the Customer's submission, participation, attempt to participate, or inability to participate, in the Promotion; (ii) submission and/or use by the Indemnified Parties of any submission (and/or any parts thereof); (iii) the Customer's failure to comply with any one or more of these terms and conditions or any applicable laws, rules or regulations; (iv) the unauthorized use by the Customer of, as applicable, the name, likeness, voice, work product, brand, trademark, logo of any person or entity; (v) the breach or alleged breach of any warranty, representation (including, without limitation any eligibility related representation) or covenant made by the Customer in connection with the Promotion; (vi) acceptance and/or use of any items, prize or rewards awarded under the Promotion, if any; (vii) any right or benefit granted by the Customer to Etiqa in connection with the Promotion; and/or (viii) the Customer's negligence, wilful misconduct, violation of any applicable laws, rules or regulations or these terms and conditions, or his or her violation of any third party's intellectual property, privacy, publicity or other right.
21. If any provision of these T&Cs is held to be invalid or unenforceable, then such provision shall (so far as it is invalid or unenforceable) be given no effect and shall be deemed not to be included in these T&Cs without invalidating any of the remaining provisions of these T&Cs.
22. No failure or delay by Etiqa in exercising any right or remedy provided by law under or pursuant

to these T&Cs shall impair such right or remedy or operate or be construed as a waiver or variation of it or preclude our exercise at any subsequent time and no single or partial exercise of any such right or remedy shall preclude any other or further exercise of it or the exercise of any other right or remedy. Etiqa's rights and remedies under or pursuant to these terms and conditions are cumulative, may be exercised as often as we consider appropriate and are in addition to Etiqa's rights and remedies under general law.

23. These T&Cs and the relationship between you and Etiqa shall be governed by, and interpreted in accordance with, the laws of Singapore. In respect of any legal action or proceedings arising out of or in connection with these T&Cs, you shall irrevocably submit to the jurisdiction of the courts of Singapore. That submission shall not affect the right of Etiqa to institute proceedings in any other jurisdiction.
24. By participating in the Promotion, the Customer consents 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 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.
25. 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.
26. 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.
27. You, the Customer, agree to be bound by and comply with the T&Cs. Etiqa may, at any time, in its sole discretion and without prior notice or liability to you, vary, modify and/or amend these T&Cs. Please review these T&Cs periodically for changes and updates. To determine when these T&Cs were last revised, please refer to the "Last Revision Date" stated at the end of these T&Cs.
28. The 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))
29. This advertisement has not been reviewed by the Monetary Authority of Singapore.

Last revision date: 1 October 2025