

## Terms and Conditions

### Etiqua Heart-to-Hajj with Sujimy Mohamad Campaign

1. The Etiqua (“**Organiser**”) Heart-to-Hajj with Sujimy Mohamad (“**Event**”) is an Event organised by Etiqua Insurance Pte. Ltd. (“**Etiqua**”) will be held on 25 October 2025 (“**Campaign Period**”) at Lifelong Learning Institute, 11 Eunos Road 8, Singapore 408601.

#### Event Details and Eligibility

2. Participation in the Event is open to all individuals aged 70 and below during the Campaign Period. An individual who meets the age criterion and participates in the event shall hereinafter be referred to as a participant (“**Participant**”).
3. To participate in the Event, each Participant needs to:
  - a provide his or her personal details (including name and contact details) and complete all compulsory fields in the Event registration form found on the following URL:  
http:
  - b provide his/her Marketing Consent (as set out in the Event registration form) to Etiqua.

#### Lucky Draw

4. As part of the Event, Organiser will organise a talk where Sujimy will be sharing on how he plans his finances with purpose on 25 October 2025 from 10:45 AM to 2:30 PM (the “**Talk**”). Towards the end of the Talk, Organiser will conduct a lucky draw (the “**Lucky Draw**”). Employees of Etiqua engaged in connection with the development or operation of the Lucky Draw are not eligible to enter the Lucky Draw. Persons below the age of 18 are required to obtain their parents’ consent before participating in the Lucky Draw and by participating in the Lucky Draw, these Participants are deemed to have confirmed that they have obtained their parental consent. Participation in the Lucky Draw is open to all individuals aged 70 and below during the Campaign Period.
5. The Lucky Draw is open to all individuals who participate in the Event. Etiqua may from time to time in its absolute discretion decide on the eligibility for participation in the Lucky Draw.
6. The opening date for entries for the Lucky Draw is 10:45 AM 25 October 2025. The closing date of the entries is 2:30 PM 25 October 2025. Entries for the Lucky Draw after the closing date will not be accepted.
7. Each Participant in the Talk will be given one (1) Lucky Draw slip during registration. At the Assurance Managers’ sole discretion, they may give out one (1) extra Lucky Draw slip to Participants who speak with them about any insurance or financial products to increase the individual’s chances to win in the Lucky Draw. Additional ten (10) Lucky Draw slips will also be given to Participants who sign up for an insurance policy. All meet-ups and sign ups of policy with Assurance Managers have to occur before 2:15 PM 25 October 2025 for the Assurance Manager to consider giving out extra Lucky Draw slips.
8. A total of 3 winners will be chosen by random draw on 25 October 2025 (“**Draw Date**”) at Lifelong Learning Institute, 11 Eunos Road 8, Singapore 40860. Each eligible Participant who is selected

as a winner may win more than one (1) prize, depending on the number of Lucky Draw slips they have. The prize for each winner is S\$100 FairPrice Vouchers (“Prize”).

9. The winners will be chosen on the spot during the Lucky Draw. The winners of the Lucky Draw will be selected by the Organiser through a random draw from the Lucky draw box. The emcee of the Talk will be on stage to announce the winners, and winners will be invited up on stage. If the drawn prize winner is not present at the time of the drawing, the prize will be forfeited at the sole discretion of the Organiser, who shall then be entitled to redraw and select another winner.
10. The decision of Organiser regarding any aspect of the Lucky Draw is final and binding and no correspondence will be entered into about it. Organiser reserves the right to hold void, cancel, suspend, or amend any aspect of the Lucky Draw in the Organiser’s sole discretion.

## General

11. The Event is intended for informational purposes only and is not to be construed as financial, investment, or insurance advice. The views and opinions expressed during the event are solely those of the presenters. Etiqa does not endorse or guarantee the accuracy, completeness, or reliability of any information or recommendations provided during this Event.
12. Participants are encouraged to conduct their own research and seek professional advice before making any investment or insurance decisions. Etiqa shall not be liable for any financial or other losses, damages, or consequences that may arise as a result of actions taken based on the information shared in this Event.
13. By attending in this Event, Participants agree to release and hold harmless Etiqa, its employees, presenters, and affiliates from any and all liability, claims, or losses that may result from the information presented during this event. Participants are advised to review and consider their own financial and insurance circumstances before making any decisions.
14. Etiqa reserves the right, at any time in its sole and absolute discretion, to amend these terms and conditions.
15. In the event of any inconsistency between these terms and conditions and other materials relating to this Event, these terms and conditions shall prevail.
16. Participants taking part in this Event shall 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 Event (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 Participant’s participation, attempt to participate, or inability to participate, in the Event; (ii) submission and/or use by the Indemnified Parties of any submission (and/or any parts thereof); (iii) the Participant’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 participant 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 Participant in connection with the Event; (vi) acceptance and/or use of any items, prize or rewards awarded under the Event, if any; (vii) any right or benefit granted by the participant to Etiqa in connection with the Event; and/or (viii) the participant'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.

17. By participating in this Event, participants 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 of:
- a. contacting them regarding the personalised financial review 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 participant consent to receive Marketing and Promotional messages above is 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](http://www.etiqa.com.sg) or email to [customer.service@etiqa.com.sg](mailto:customer.service@etiqa.com.sg).

18. By submitting the form, participants are agreeing to Etiqa Data protection and Privacy statement.
19. A person who is not a party to this Event terms and conditions has no right under the Contracts (Rights of Third Parties) Act 2001, to enforce any of these Terms and Conditions.
20. The terms and conditions of this Event 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.

All information is correct as of 19 September 2025.