

## Terms and Conditions

### Travel Takaful Campaign 2026

1. This Travel Takaful Campaign 2026 (“Campaign”), organised by Etiqa Insurance Pte. Ltd. (“Etiqa”), is valid from **12 March 2026 to 30 April 2026**, both dates inclusive (“Campaign Period”).
2. 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.
3. This Campaign is only applicable for the online application of the following product listed in the table below (“Product”) via [www.etiqa.com.sg](http://www.etiqa.com.sg) during the Campaign Period.

Product	Plan Type	Discount	Promotion Code
Travel Takaful	Single-trip	30%	<b>RAYARAYA</b>
	Annual Multi-trip	20%	

#### 4. Discount

- a) Customer will need to enter the Promotion Code “**RAYARAYA**” in the coupon code field upon application to enjoy the applicable Discount.
  - b) This Promotion Code is valid for one-time use only and cannot be stacked or combined for use in a single transaction.
  - c) The Promotion Code is not transferable, exchangeable for cash or kind or extendable in validity.
5. This Campaign is not valid for customers who have cancelled or free-look existing policy/policies with Etiqa within the last 14 days from the date of purchase of the Product.
  6. This Campaign is not valid in conjunction with any on-going existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.
  7. Existing terms and conditions for the Product apply.
  8. Etiqa reserves the right to amend these terms and conditions 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 [www.etiqa.com.sg](http://www.etiqa.com.sg).
  9. In the event of any inconsistency between these terms and conditions and any advertising, publicity, brochure, marketing or other materials relating to or in connection with the Campaign, these terms and conditions shall prevail.
  10. By participating in the Campaign, the customer agrees to release and hold Etiqa 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 the participation in the Campaign.

11. By participating in the Campaign, 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.
12. The customer confirms and agrees 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. In addition, where personal data of any person is disclosed by the customer, the customer further confirms and represents that they have obtained the consent of the individual concerned for the purposes, unless such consent is not required under applicable laws.
13. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Campaign.
14. Etiqa's decision on all matters relating to the Campaign is final and binding on all customers.
15. 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.
16. A person who is not a party to this Campaign terms and conditions has no right under the Contracts (Rights of Third Parties) Act 2001, to enforce any of these Terms and Conditions.
17. This policy is 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 General Insurance Association (GIA) or SDIC websites (<http://www.gia.org.sg/> or [www.sdic.org.sg/](http://www.sdic.org.sg/)).

All information is correct as of 12 March 2026.