

REVISION TO CURRENT CREDITING RATES

Frequently Asked Questions

1. Why is Etiqa revising its crediting rate?

Interest rates have been gradually declining, while global financial markets face persistent investors' concerns about possible economic recession. These negative sentiments led to higher market volatility and impacted our asset yields. As a result, the crediting rates have been revised downward accordingly to ensure they are at a more sustainable level.

2. Which insurance plans are affected by the crediting rates revision?

Enrich harvest policies are affected by this revision.

3. How will my policy be affected?

Effective from the first business day of the month after your policy enters its seventh policy year, the current crediting rate will be revised as below:

Details of Change
Crediting Rates: Current crediting rate for your account value will be revised to 0.30%.

For the avoidance of doubt, if the seventh policy year falls on the first business day of the month, the revised crediting rate will take effect on that day; and if the seventh policy year falls on any other day of the month, the revised crediting rate will take effect on the first business day of the following month.

4. Is there anything I need to do on the seventh policy year?

No action is required from you. You still have the flexibility to withdraw your funds easily anytime, anywhere. You may view your policy details via the Tiq by Etiqa mobile application or in Your Online Self-Service Portal via Etiqa's website (www.etiqa.com.sg/login).

5. Who should I contact if I have further queries?

For any clarification, please contact your Financial Advisor or WhatsApp/call us at +65 6887 8777 from Mondays to Fridays (excluding public holidays), between 8.45am to 5.30pm. Alternatively, you may email us at customer.service@etiqa.com.sg.

Note:

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 Life Insurance Association (LIA) or SDIC websites (www.lia.org.sg or www.sdic.org.sg).