Esteem by Etiqa Programme

Terms & Conditions

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1. Esteem by Etiqa Programme ("**Programme**") is designed exclusively for our esteemed clients and administered by Etiqa Insurance Pte. Ltd. ("**Etiqa**"). This Programme will commence on 21 November 2024 and is available to new owner of Etiqa life policies ("**Policyholder**") who accumulate and maintain the minimum Annualised Premium Equivalent as described in this Terms and Conditions ("**Esteemed Client**").

2. As an Esteemed Client, you will be entitled to complimentary and non-complimentary privileges ("**Privileges**") from Etiqa and our preferred partners ("**Partners**") and agree to abide and be bound by these Terms and Conditions governing the Programme at all times. These Privileges are for the sole personal use of the Esteemed Client and are not transferrable or assignable to another person.

3. The Esteemed Client status is valid for two (2) years from the inception date of the latest policy that meets the Qualifying APE (as defined herein), and shall be automatically renewed for another two (2) years if the applicable renewal requirements are met.

4. In these Terms and Conditions, unless the context requires otherwise, references to "you", "your" and "yours" refers to an Esteemed Client and references to "we", "our", "ours" and "us" refers to Etiqa.

Eligibility for the Programme

1. To be eligible for the Programme, a Policyholder has to fulfil the following criteria:

    a) **Criteria**:

        i. 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**");

        ii. Any existing policies held by the Policyholder before the launch of the Programme are not eligible for accumulation to achieve the Qualifying APE; and

        iii. In calculating 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. Online products, tranche products, renewal premium and Prestige Legacy Index are not eligible to be accumulated to achieve the Qualifying APE.
            D. For USD policies, an exchange rate of 1.27 will be used for the conversion of APE.

    b) **Status Period:** Once you meet the above eligibility criteria, you will enjoy the esteemed status for two (2) years from the inception date of the latest policy that meets the Qualifying APE.

    c) **Extension of Status Period**: During the Status Period, if you accumulate and maintain additional policy(ies) with a minimum APE of S$35,000, your esteemed status will be extended for another two (2) years.

    d) Corporate policyholders are not eligible for this Programme.

e) The esteemed status and Privileges are not transferable. In the case of assignment of policy(ies), where the original policyholder (assignor) transfers the ownership and rights of the policy to another (assignee), the esteemed status and Privileges shall remain with the original policyholder whose policy qualified him/her into the Esteem by Etiqa Programme at that time of issuance.

The Privileges

1. As an Esteemed Client, you will be entitled to the following Privileges:

    a) One (1) complimentary Welcome gift;

    b) Two (2) complimentary Limousine service;

    c) One (1) complimentary Birthday delight per year;

    d) Special discounts on selected Etiqa plans;

    e) Priority hotline;

    f) Expedited underwriting service; and

    g) Privileges offered by our Partners.

2. For further details regarding the Privileges offered by the Partners, please refer to the respective terms and conditions for each Privilege available on our website.

3. The Privileges may be used more than once, unless otherwise stated. You shall comply with all the terms and conditions as stipulated by the Partners. All Privileges are non-refundable and non-exchangeable for cash or in kind and is not valid for use in conjunction with other promotions or discounts of Etiqa or the relevant Partner offering the Privilege unless otherwise expressly informed to you at the time of use of the Privilege.

4. The Esteemed Client status must be valid at the time of utilizing the Privileges offered by our partners.

5. You shall inform the relevant Partner in advance of your intention to use a Privilege, quoting your name and “Esteem by Etiqa” and providing such other relevant information as required by the Partner in connection with the Privilege.

6. Etiqa reserves the right to terminate your esteemed status if you have ceased to be a Policyholder of any Etiqa life policies, or do not meet the Programme qualifying requirements as imposed by Etiqa from time to time including the qualifying premium requirement.

7. In the event you wish to terminate your esteemed status in this Programme, you may do so by notifying Etiqa in writing, via email to customer.service@etiqa.com.sg.

8. All Privileges of the Programme shall cease to be available and applicable upon termination of the esteemed client’s status.

General Terms and Conditions

1. By participating in the Programme, you consent to Etiqa and its related companies, its agents, authorised service providers and marketing partners collecting, using, disclosing and sharing your personal data and those whose personal data you have provided, for purposes reasonably required by Etiqa to:

    a) process your esteemed status;
    b) provide you with the Privileges you are entitled to or utilised by you; and
    c) such other purposes as stated in Etiqa's Personal Data Policy on Etiqa's website, which you confirm that you have read and understood. You may withdraw your consent by submitting the Marketing Withdrawal Form at www.etiqa.com.sg or email to customer.service@etiqa.com.sg.

2. You confirm and agree that consents herein supplement but do not supersede or replace any other consents which you may have previously provided to Etiqa, and are additional to any rights which Etiqa may have at law to collect, use or disclose your personal data, with or without your consent, to the extent permitted under applicable law.

3. In addition, where personal data of any person is disclosed by you, you further confirm and represent that you have obtained the consent of the individual concerned for the purposes, unless such consent is not required under applicable laws.

4. By participating in this Programme, you agree to our Data protection and Privacy statement.

5. In the event of any inconsistency between these terms and conditions and the contents of any marketing and/or promotional materials relating to the Programme, these terms and conditions shall prevail. Any questions or disputes regarding these terms and conditions, shall be resolved at our sole discretion and our decision shall be final and binding.

6. If any part(s) of these terms and conditions are found to be void or unenforceable, such provision(s) shall be deemed to be severed and the remaining provisions shall remain in full force and effect.

7. The decision of Etiqa on all matters pertaining to the Programme and the Privileges shall be final and binding you, and no further correspondence or appeals will be entertained.

8. By participating in the Programme, you agree and undertake to, at all times, indemnify, keep indemnified, and hold Etiqa harmless against all losses (including direct, indirect, incidental and/or consequential losses), damages (including general, special, and/or punitive damages), demands, injuries (other than personal injury caused by Etiqa's negligence), claims, costs, penalties, interest and fees (including all legal fees as whether or not incurred in respect of any real, anticipated, or threatened legal proceedings), howsoever caused by, arising or resulting from, whether directly or indirectly, in your participation in the Programme, usage and/or enjoyment of the Privileges and/or goods and services offered by the Partners, or the failure or default on the part of any Partner to supply any Privileges.

9. Etiqa reserves the right and sole discretion, at any time and from time to time without prior notice, to revise the terms and conditions of the Programme including the qualifying premium requirement, eligibility of any person to participate in the Programme, the imposing of any fees and charges, withdraw or terminate the Programme, vary or withdraw the Partners participating in the Programme and/or Privileges offered under the Programme, or substitute any Privilege with another Privilege of similar value without being liable for any damages, losses or expenses.

10. The use of the goods and services provided by the Partner is subject to such other terms and conditions as may be imposed by the merchant or retailer supplying the goods and services. The

Esteemed Client should check with the respective merchant/retailer for details. Etiqa makes no representation or warranty whatsoever as to the quality, merchantability or fitness for any purpose, or for the use or consumption thereof or any other implied terms or conditions with respect to the goods and services provided by the Partner.

11. Etiqa shall not be liable for and assumes no liability or responsibility for any of the following: (a) non-performance or defects in the goods and services provided by the Partner and/or (b) any loss, damage, expense, liability and/or injury whatsoever or howsoever caused arising from the use, consumption and/or enjoyment of the goods and services provided by the Partner. Any such dispute relating to the goods and services provided by the Partner should be resolved directly with the Partner and Etiqa shall have no liability with regard to such dispute.

12. The terms and conditions of the Programme 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.

13. A person who is not a party to these terms and conditions has no right under the Contracts (Rights of Third Parties) Act 2001, to enforce any of these terms and conditions.

Information is accurate as at 3 September 2026.