



Terms and Conditions When Life Spins, Stay Ready

1. The When Life Spins, Stay Ready (the "Campaign") is organised by Etiqa Insurance Pte. Ltd. (the "Organiser").
2. By participating in the Campaign, participants confirm that they have read, understood, and agree to be bound by these Terms and Conditions, including any amendments thereto ("T&Cs").
3. The Campaign is open to Singapore residents aged eighteen (18) years and above. Employees of the Organiser, all the Organiser's business partners for this Campaign and their immediate family members are not eligible to participate.
4. The Campaign will commence for a period of 6 weeks at 3 locations from **11 June 2026** and end on **22 July 2026**.
 - City Hall MRT Station: 11 June 2026 to 24 June 2026
 - Dhoby Ghaut Bus Stop 8057: 25 June 2026 to 8 July 2026
 - Tampines MRT Station: 9 July 2026 to 22 July 2026

Activation hours: Weekdays 12 noon-6pm, Weekends 2pm-8pm
(subject to changes which will be announced on Etiqa's Instagram handle)

5. Campaign Mechanics

5.1 Registration and Participation Code

Participants must complete online registration via the Organiser's designated website, provide accurate personal details, including name, mobile number, and email address, together with the required consent. Each participant is eligible to submit only one (1) registration entry per day.

5.2 Requirement to Use Participation Code

Participants must use the issued unique participation code to complete all required Campaign activities, including:

- (a) Completion of a quiz consisting of six (6) questions; and
- (b) Participation in the Spin & Win game, where prizes are allocated on a random basis to participants who score four (4) or more correct answers

5.3 Social Media Requirement

Before redemption of the prizes, participants must complete the following actions on the designated Campaign post on the specified social media platform:

- (a) Follow @etiqa on Instagram;
- (b) Like the post;
- (c) Share the post; and
- (d) Leave a comment on the post



5.4 Verification and Redemption

Participants are required to present proof of completion of all Campaign requirements for verification by the Organiser. The Organiser reserves the right to verify all entries and withhold prize redemption in cases of incomplete, invalid, or non-compliant participation. Redemption must be completed on the day of participation.'

6. Draw Mechanics

6.1 Subject to the Campaign Mechanics at T&C 5, eligible participants will be able to participate in a Spin & Win game ("Draw"). The Draw will take place throughout the Campaign period during activation hours. However, the Organiser may end the Draw for the day at any time at its sole discretion.

6.2 Participants will need to complete a quiz consisting of six (6) questions and answer four (4) or more questions correctly to be eligible for the Draw.

6.3 The Draw will be conducted on site of the activation venue, immediately after the release of results of the quiz which will be shown on the digital screen at the activation booth.

6.4 The Draw and its results will be displayed immediately on the digital screen at the activation booth.

6.5 A total of **4,500 prizes** will be available for redemption throughout the Campaign period, on a **first-come, first-served basis**, while stocks last. Participants who have successfully completed the Draw and meet the required criteria will be eligible to redeem a prize via the on-site Draw mechanics. Prize allocation will be determined randomly by an electronic system, and is subject to availability at the point of redemption.

Each participant is entitled to **one (1) redemption per day**, upon successful verification.

The Organiser reserves the right to verify the eligibility of participants and may withhold prize redemption in the event of invalid, incomplete, or duplicate entries.

Prizes	Total Quantity
iJooz S\$2 voucher	1,680
Tiq by Etiqa S\$20 GI and Life Voucher	420
Etiqa Travel Pouch	924
Etiqa Neck Fan	966
Designer collectible vinyl figurine (specific design at Organiser's discretion)	510

7. Etiqa reserves the right to amend these Terms and Conditions, modify, suspend, or cancel the Campaign at any time without prior notice. Any amendments to these Terms and Conditions will be updated on the Organiser's official website.



8. Marketing and Promotional Consent
By registering for and participating in the Campaign, participants consent to receive marketing and promotional communications from the Organiser via email, phone calls, SMS, WhatsApp, or other channels, in accordance with applicable laws.
9. By participating in the Campaign, participants consent to the collection, use, and processing of their personal data by the Organiser for the purposes of administering the Campaign, in accordance with the Organiser's Personal Data Protection Policy.
10. By participating in the Campaign, participants consent to the Organiser photographing and/or recording them and using such materials for Campaign-related advertising, publicity and promotional purposes across all media platforms, including online and social media platforms, without compensation or further approval, subject to applicable laws.
11. Etiqa shall not be liable for any loss, damage, expense, liability, or injury (other than personal injury caused by the Organiser's negligence) arising from the acceptance, use consumption and/or enjoyment of the prize. Any disputes relating to the prize shall be resolved directly with the manufacturer or retailer, and Etiqa shall bear no liability in respect thereof.
12. Etiqa makes no representation or warranty whatsoever as to the quality, merchantability, or fitness for any purpose of, or any other implied terms or conditions the prize.
13. The use of the prize is subject to such other terms and conditions as may be imposed by the merchant or retailer supplying the prize. The participant should check with the respective merchant/retailer for details.
14. The terms and conditions of Tiq by Etiqa S\$20 GI and Life Voucher appears as Appendix A.
15. This Campaign is not sponsored, endorsed, administered by, or associated with Instagram, iJooz, or any other merchants or retailers supplying the prizes.
16. In the event of any inconsistency between these T&Cs and any advertising, promotional, or publicity materials relating to the Campaign, these T&Cs shall prevail.
17. Notwithstanding anything herein, the Organiser has the absolute discretion to determine the eligibility of any person to participate in the Campaign.
18. The Organiser's decision on all matters relating to or in connection with the Campaign, including awarding of the prize to participant, shall be final and binding on all participants and all parties concerned. The Organiser is not obliged to give any reason or enter into any correspondence with any person concerning the Campaign.
19. These T&Cs shall be governed by and construed in accordance with the laws of Singapore. The courts of Singapore shall have exclusive jurisdiction over any disputes arising from or in connection with these T&Cs.



20. A person who is not a party to these T&Cs shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these T&Cs.

21. All information is correct as at 28 May 2026.



Appendix A

1. The Voucher Code is valid for one-time use only and must be redeemed by 31 January 2027.
2. The Voucher Code is non-transferable and cannot be exchanged for cash, goods, or services, nor can its validity be extended.
3. 3) The Voucher Code is valid exclusively for the purchase of selected insurance product(s) listed below via www.tiq.com.sg
4. Selected Product(s): Tiq Home insurance, Tiq Maid Insurance, Private Car insurance, Pet Insurance, 3 Plus Critical Illness, Cancer Insurance, ePROTECT term life
5. Customers must enter the applicable Voucher Code in the designated field during the application process to offset their policy premium. Etiqua reserves the right to disqualify any entry that does not include the correct Voucher Code.
6. The Voucher Code can be used in conjunction with a promotion code and referral code.
7. Existing Terms and Conditions and Policy Wordings/Contracts for the products apply. Full details of the policy terms and conditions can be found in the respective policy contracts.
8. Should the policy be cancelled, the value of the Voucher Code will not be refunded to the customer.
9. Etiqua reserves the right to modify these terms and conditions at any time at its sole discretion, without prior notice.

These policies are underwritten by Etiqua Insurance Pte. Ltd.

As these products have no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely. You should seek advice from a financial adviser before deciding to purchase the policy. If you choose not to seek advice, you should consider if the policy is suitable for you.

Pet Insurance is not covered under the Policy Owners' Protection Scheme.

Protected up to specified limits by the Singapore Deposit Insurance Corporation (SDIC).

This advertisement has not been reviewed by the Monetary Authority of Singapore.