

Terms and Conditions

NATAS Holidays 2026 x Etiqa Travel Infinite Promotion

1. This NATAS Holidays 2026 x Etiqa Travel Infinite Promotion ("Campaign"), organised by Etiqa Insurance Pte. Ltd. ("Etiqa"), is valid from **21 August 2026 to 23 August 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 purchase of the product, namely, Travel Infinite ("Product"), at the NATAS Holidays 2026 travel fair which will be held at Singapore Expo, Hall 4 & 5 during the Campaign Period via the following methods:
 - a) Website: www.etiqa.com.sg; or
 - b) Manual application forms made available at Etiqa's booths at the NATAS Holidays 2026 travel fair.
4. **Discount**
 - a) Customers participating in this Campaign will be entitled to a discount ("Discount") on the purchase of the Product. Where the Product is purchased through the website (www.etiqa.com.sg), Customers must apply the relevant Promotion Code "**NATASTRAVEL**" or "**NATASMAYBANK**" in the promo code field upon application to enjoy the applicable Discount. Details of the applicable Discounts are set out below:

Product Name	Plan Type	Discount	Promotion Code
Travel Infinite	All Single Trip plans	45%	NATASTRAVEL
	All Annual Multi-Trip plans	10%	
	All Single Trip plans	45%	NATASMAYBANK
	All Annual Multi-Trip plans	15%	

- b) For Promotion Code "NATASMAYBANK", Customer will need to make payment using any Maybank Cards upon application to enjoy the applicable Discount.
 - c) The Promotion Code is valid for one time use only.
 - d) The Promotion Code is not transferable, exchangeable for cash or in-kind or extendable in validity.
5. **Sign-up Gift**
 - a) In addition to the Discount, each policy purchase will be entitled to one (1) Sign-up Gift ("Sign-up Gift") in accordance with the premium amount of the policy, regardless of the number of insured under the policy, details as follows:

Tier	Premium Amount	Sign-up Gift
1	S\$50 to S\$100	Crossbody Bag
2	S\$101 to S\$150	Power Bank (10,000 mAh)
3	S\$151 to S\$250	Sport Duffel Bag
4	S\$251 to S\$500	Lock & Scale Luggage Strap
5	S\$501 to S\$750	Xiaomi 400ml Viomi Portable Electric Bottle
6	S\$751 and above	Portable Cooling Fan

b) The Sign-up Gift is given on a while stocks last basis.

6. Additional Gift for policy number ending with 100, 300, 500, 700 or 900

a) In addition to the Discount and Sign-up Gift per policy, customers under this Campaign whose policy number ends with 100, 300, 500, 700 or 900 will also receive an additional gift as follows:

Criteria	Additional Gift
For policy number ending with 100, 300, 500, 700 or 900	S\$100 Shopping Voucher

b) The Additional Gift will be sent to the eligible customers' registered email within 30 days from 23 August 2026 provided that the policy purchased has not been cancelled or free-look rights have not been exercised.

7. 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 Campaign start date.
8. This Campaign is not valid in conjunction with any on-going existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.
9. Existing terms and conditions for the Product apply.
10. 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.
11. By participating in the Campaign, you consent to Etiqa's disclosure and/or use of your name, photograph and personal particulars given to Etiqa, for the purposes of the Campaign, and any publicity and promotional materials and activities related thereto.
12. 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.

13. By participating in the Campaign, the Customer consents to Etiqua and its related, 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 Etiqua's Data Protection and Privacy Statement on Etiqua's website, which the Customer confirmed that they have read and understood.

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 Etiqua, and are additional to any rights which Etiqua 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.

14. Notwithstanding anything herein, Etiqua has the absolute discretion to determine the eligibility of any person to participate in the Campaign.
15. If Etiqua subsequently determines that a person is in fact not eligible to participate in this Campaign for any reason whatsoever, Etiqua may at its discretion, disqualify that person and cancel/claw back the Sign-up Gift and/or Additional Gift on without prior notice.
16. The use of the Sign-up Gift and/or Additional Gift is subject to such other terms and conditions as may be imposed by the merchant or retailer supplying the Sign-up Gift and/or Additional Gift. The Sign-up Gift and/or Additional Gift recipient should check with the respective merchant/retailer for details. Etiqua 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 any Sign-up Gift and/or Additional Gift.
17. Etiqua shall not be liable for and assumes no liability or responsibility for any of the following: (a) non-performing or defects in the Sign-up Gift and/or Additional Gift and/or (b) any loss, damage, expense, liability and/or injury (other than personal injury caused by Etiqua's negligence) whatsoever or howsoever caused arising from the use, consumption and/or enjoyment of the Sign-up Gift and/or Additional Gift. Any such dispute relating to the Sign-up Gift and/or Additional Gift should be resolved directly with the merchant/retailer and Etiqua shall have no liability with regard to such dispute.
18. Etiqua's decision on all matters relating to or in connection with the Campaign, including awarding of the Sign-up Gifts and/or Additional Gifts to Customers, shall be final and binding on all Customers and all parties concerned. Etiqua is not obliged to give any reason or enter into any correspondence with any person concerning the Campaign.
19. 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.
20. 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.
21. The 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 (www.gia.org.sg or www.sdic.org.sg).

All information is correct as of 21 August 2026.