



Terms and Conditions

Live Ready with Etiqa Piloxing Series

1. The Live Ready with Etiqa Piloxing Series (the "Activity") is organised by Etiqa Insurance Pte. Ltd. (the "Organiser").
2. By participating in the Activity, 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 Activity is open to Singapore residents aged eighteen (18) years and above who have registered via Etiqa's WhatsApp channel or Stay Ready campaign page.
4. The Activity will take place at Capital Square External Plaza ("Venue") and run for a period of 6 weeks, every Thursday, from **20 August 2026** and end on **24 September 2026**.

Activity hours: 6.15PM - 7.15PM

The Activity is subject to changes and cancellation which will be announced on Etiqa's Instagram handle and via Email or SMS communication.

5. In the event of wet weather conditions and/or lack of alternative venues, Etiqa reserves the right to cancel the event. This will be announced to all participants via Email or SMS communications.
6. Participants confirm that they will be bound by the rules and regulations of the Venue.
7. Etiqa reserves the right to amend these Terms and Conditions, modify, suspend, or cancel the Activity 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 Activity, 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 registering for and participating in the Activity, participants consent to the collection, use, processing, and disclosure of their personal data by the Organiser for the purposes of administering the Activity, including contacting participants in relation to the Activity, in accordance with the Organiser's Personal Data Protection Policy.
10. By participating in this event, participants consent to being photographed, filmed, and/or recorded by the Organiser. Participants further consent to the Organiser collecting, using, reproducing, publishing, displaying, and otherwise processing such photographs, video recordings, and other media involving the participant for the purposes of promoting the Organiser, its products, services, events, campaigns, and future engagement initiatives across all media platforms and the Organiser's communication channels, including electronic direct mailers, websites, digital and social



media channels, without compensation or further approval, subject to applicable laws.

11. Etika shall not be liable, including, for any loss, damage, expense, liability, or injury (other than personal injuries resulting from Etika's negligence) arising from participation in the Activity.
12. In the event of any inconsistency between these T&Cs and any advertising, promotional, or publicity materials relating to the Activity, these T&Cs shall prevail.
13. Notwithstanding anything herein, the Organiser has the absolute discretion to determine the eligibility of any person to participate in the Activity.
14. The Organiser's decision on all matters relating to or in connection with the Activity, 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 Activity.
15. 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.
16. 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.
17. All information is correct as at 31 July 2026.