



Singtel and Etiqa “Meet an Assurance Manager” Campaign Terms & Conditions

Introduction

1. The Singtel and Etiqa “Meet an Assurance Manager” Campaign (“**Campaign**”) is a campaign jointly organised by Etiqa Insurance Pte. Ltd. (“**Etiqa**”) and Consumer Journeys Pte. Ltd. (“**Singtel**”) from 1 August 2024 to 31 January 2025 (both dates inclusive) (“**Campaign Period**”).
2. As an introducer for Etiqa, Singtel is not permitted to provide you with any advice or provide recommendations on any investment product to you; or arrange any contract of insurance in respect of life policies, other than to the extent of carrying out introducing activities.
3. Singtel may be remunerated by Etiqa for each referral. Singtel will disclose the amount of the referral remuneration it receives from Etiqa in respect of your referral if requested by you.
4. The Campaign shall be governed by the terms and conditions set out herein (“**T&Cs**”) and by such terms as Singtel and Etiqa may impose from time to time. Your participation in the Campaign signifies your agreement to be bound by these T&Cs in their entirety.

Campaign Details and Eligibility

5. Participation in the Campaign is open to all individuals aged 70 and below during the Campaign Period. An individual who meets the age criterion and participates in the Campaign shall hereinafter be referred to as a participant (“**Participant**”).
6. To participate in the Campaign, each Participant who:
 - (a) completes a quiz under this Campaign (where applicable);
 - (b) provides his or her personal details (including name and contact details) and complete all compulsory fields in the Campaign registration form through:
 - i. Singtel Protect x Etiqa Insurance pages on Singtel.com promoting Etiqa Insurance products that require financial advice; or
 - ii. The assistance from Singtel tele-agents over a phone call
 - (c) provides his/her Marketing Consent (as set out in the Campaign registration form) to Etiqa;
 - (d) acts in good faith; and
 - (e) meets up with an Etiqa Assurance Manager selected by Etiqa to participate in this Campaign (“**Assurance Manager**”) and complete a 30-minute general financial review session with the Assurance Manager between 1 August 2024 and 31 January 2025.

shall be eligible to receive S\$20 cash in the form of encashable TiqConnect eWallet credits withdrawable via PayNow (NRIC) (“**Gift**”), subject to the terms set out below. In a case where there are other campaigns with quizzes featuring different reward systems than this Campaign, such campaigns are considered separate and are not applicable under this Campaign.

7. Participants must have a TiqConnect account on Etiqa’s customer portal to receive the Gift in their eWallet. Those eligible to receive the Gift will be notified by email (using details provided during the Campaign registration process) within four weeks from the meet-up with the Assurance Manager.
8. Notwithstanding anything to the contrary, each Participant shall be entitled to only one (1) Gift.



9. Singtel and Etiqa shall have the sole and absolute discretion to determine the eligibility of any person in participating in this Campaign. Participants who previously participated in campaigns jointly organised by Etiqa and Singtel (“**Past Campaign**”), may not be entitled to participate in this Campaign, even if the prizes are dissimilar, unless nine (9) months have passed since the person received the Gift from the Past Campaign.

Data Privacy & Marketing Consent

10. By participating in the Campaign, each Participant consents to the collection, use and disclosure of his/her personal data by Singtel, in accordance with Singtel’s Data Protection Policy available at <https://www.singtel.com/data-protection>.
11. By participating in the Campaign, each Participant also consents to Singtel disclosing personal data which includes the following to Etiqa:
- (a) Salutation
 - (b) Your name;
 - (c) Your age range;
 - (d) Your mobile number; and
 - (e) Your email address;

for Etiqa to collect, use, disclose, store, retain and process the abovementioned information for the following purposes:

- (a) to conduct consumer, marketing related or other similar research and analysis; and
- (b) to provide marketing, advertising and promotional material through (i) post; (ii) electronic transmission to or through^[1] a Participant’s email addresses and social media accounts, (iii) voice call and/or (iv) text message (e.g. SMS/MMS),

in accordance with this clause and the [Etiqa Personal Data Policy \(Singapore\)](#) (“**Etiqa Personal Data Policy**”).

Participants may withdraw one or more consents provided to Etiqa hereunder at any time by submitting the Marketing Withdrawal Form at www.etiqa.com.sg or email to customer.service@etiqa.com.sg, and that not fulfilling a review session with the Assurance Manager does not constitute a withdrawal of such consent. For the avoidance of doubt, this consent provided by each Participant to Etiqa for the Campaign is in addition to any prior consent which may have been provided to Etiqa in relation to the use of Participant’s personal data.

^[1] According to the postal and email addresses and all telephone numbers (of which the Participant confirms that the Participant is the user and/or subscriber) in Etiqa Persons’ (as defined in the Etiqa Personal Data Policy) records.

General

12. Singtel and/or Etiqa shall have the sole discretion and right to disqualify any Participant if the corresponding registration form contains information of the Participant that is inaccurate.
13. Each Participant is solely responsible for ensuring that participating in the Campaign is not illegal or prohibited by the laws or regulations of any country relevant or applicable to such Participant.
14. Singtel and Etiqa shall have the sole and absolute discretion to disqualify an otherwise eligible person from participating in the Campaign and/or receiving any items given under the Campaign and shall not



be required to provide any reason or explanation for any of its determinations, decisions or opinions in this regard. Such disqualification includes, but is not limited to the following scenarios illustrated as follows, if Singtel or Etiqa in its absolute discretion believes that such person may have contravened, will contravene or has contravened any of these T&Cs and/or may bring Singtel or Etiqa into disrepute, Singtel or Etiqa shall immediately disqualify the Participant. In the event such item has already been awarded to such a person, the item must be returned to Etiqa at such person's cost and expense. Participants are deemed to have accepted and agreed to be bound by these T&Cs upon registering for the Campaign. Singtel and/or Etiqa reserves the right to refuse entry, or refuse to award any items given under the Campaign, to anyone in breach of these T&Cs.

15. Singtel and Etiqa reserves the right in its sole and absolute discretion to replace the item(s) given under the Campaign with another item, withdraw this Campaign, or revise the terms and conditions of this Campaign without having to give any person any notice or reason. Singtel's and Etiqa's decision on all matters relating to this Campaign (including, but not limited to, the interpretation of these terms and conditions and a Participant's eligibility to receive any Gift) will be final and binding on all persons and no appeals will be entertained.
16. Item(s) given or provided under this Campaign by Singtel, Etiqa or any third party is non-transferable unless stated otherwise, is non-exchangeable for cash or other items, and may be subject to availability. Singtel and Etiqa are not obliged to replace any damaged, lost or defaced items. All items given or provided under this Campaign will be given or provided on an "as is" basis, and all warranties, express or implied, are disclaimed. Where item(s) contain specific date(s) during which the item(s) should be utilized, no requests for extensions or replacements whatsoever will be entertained. Singtel and Etiqa do not guarantee nor bear liability regarding the quality, performance, technical specifications, conditions or safety of the items given or provided under this Campaign. The item(s) may be subject to additional terms and conditions, and participants agree to comply with all terms and conditions applicable to the item(s) given under the Campaign. In the event that the item(s) incur any tax liability, such tax is the sole responsibility of the Participant.
17. Singtel and Etiqa shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of the products and/or services provided by third parties. Notwithstanding anything herein, Singtel and Etiqa shall not at any time be responsible or held liable for any loss, injury, damage or harm suffered by or in connection with the item(s) given or provided under this Campaign, or the products and/or services provided by third parties under this Campaign.
18. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with this Campaign, in particular that relating to the items given under the Campaign, are the property of their respective owners. Etiqa, Singtel and its affiliates and contractors are not affiliated with, or endorsed or sponsored by, such owners and their relevant affiliates.
19. Singtel and Etiqa accept no responsibility for any registration not successfully completed due to any reason whatsoever, including but not limited to a technical fault or malfunction, computer hardware or software failure, satellite, network or server failure of any kind.
20. To the fullest extent permitted by applicable laws, Singtel and Etiqa, on behalf of their respective directors, officers, employees, suppliers, licensors, and service providers, exclude and disclaim liability for any losses and expenses of whatever nature and howsoever arising including, without limitation, any and all direct and indirect loss, liability, costs and/or damage in respect of any matter howsoever arising (whether in tort, negligence or otherwise) under and in connection with the Campaign, including loss of



profit, loss of business, loss of use, loss of data, economical loss, general, special, punitive, incidental, direct and indirect and consequential damages.

21. Each Participant taking part in the Campaign shall fully indemnify and hold harmless Singtel and Etiqa, and each of their respective divisions, affiliates, subsidiaries, parent, directors, officers, employees and agents, and all others associated with the development and execution of this Campaign (collectively, the “**Indemnified Parties**”) from any and all claims, damages, losses, demands, causes of action, proceedings, expenses (including without limitation reasonable attorneys’ fees), and/or liabilities resulting or arising from or connected with, or claimed to have arisen, resulted from or be connected with: (i) the Participant’s submission, participation, attempt to participate, or inability to participate, in the Campaign; (ii) submission and/or use by the Indemnified Parties of any submission (and/or any parts thereof); (iii) the Participant’s failure to comply with any one or more of these terms and conditions or any applicable laws, rules or regulations; (iv) the unauthorized use by the Participant of, as applicable, the name, likeness, voice, work product, brand, trademark, logo of any person or entity; (v) the breach or alleged breach of any warranty, representation (including, without limitation any eligibility related representation) or covenant made by the participant in connection with the Campaign; (vi) acceptance and/or use of any items, prize or rewards awarded under the Campaign, if any; (vii) any right or benefit granted by the Participant to Singtel and/or Etiqa in connection with the Campaign; and/or (viii) the Participant’s negligence, wilful misconduct, violation of any applicable laws, rules or regulations or these terms and conditions, or his or her violation of any third party’s intellectual property, privacy, publicity or other right.
22. If any provision of these T&Cs is held to be invalid or unenforceable, then such provision shall (so far as it is invalid or unenforceable) be given no effect and shall be deemed not to be included in these T&Cs without invalidating any of the remaining provisions of these T&Cs.
23. No failure or delay by Singtel or Etiqa in exercising any right or remedy provided by law under or pursuant to these T&Cs shall impair such right or remedy or operate or be construed as a waiver or variation of it or preclude our exercise at any subsequent time and no single or partial exercise of any such right or remedy shall preclude any other or further exercise of it or the exercise of any other right or remedy. Singtel’s and Etiqa’s rights and remedies under or pursuant to these terms and conditions are cumulative, may be exercised as often as we consider appropriate and are in addition to Singtel’s and Etiqa’s rights and remedies under general law.
24. These T&Cs and the relationship between you and Singtel/Etiqa shall be governed by, and interpreted in accordance with, the laws of Singapore. In respect of any legal action or proceedings arising out of or in connection with these T&Cs, you shall irrevocably submit to the jurisdiction of the courts of Singapore. That submission shall not affect the right of Singtel to institute proceedings in any other jurisdiction.
25. You, the Participant, agree to be bound by and comply with the T&Cs. Singtel and/or Etiqa may, at any time, in its sole discretion and without prior notice or liability to you, vary, modify and/or amend these T&Cs. Please review these T&Cs periodically for changes and updates. To determine when these T&Cs were last revised, please refer to the “Last Revision Date” stated at the end of these T&Cs.

Last Revision Date: 1 January 2025