

## Terms and Conditions

### Dash PET Plus Bonus Units Campaign

1. This Dash PET Plus Bonus Units Campaign (“Campaign”) is valid from 10 March 2022, organised by Tiq by Etiqa Insurance Pte. Ltd. (“Etiqa”).
2. This Campaign is open to Dash PET users only.
3. This Campaign is only applicable for online application of Dash PET Plus via the Singtel Dash app.

Product	Minimum Single Premium	Bonus units
Dash PET Plus	S\$5,000	1% additional bonus units

4. The 1% additional bonus units (“Bonus units”) will only be issued once per customer and are not withdrawable in the first Dash PET Plus policy year.
5. Should you freelook/surrender your Dash PET Plus policy in the first year, Etiqa will deduct the Bonus units (excluding any dividends paid out) from the surrender amount of the policy, provided no claims have been made.
6. Bonus units are not transferable, exchangeable for cash, good and services.
7. Eligible customers will automatically receive the bonus units in their Dash PET Plus account value after the minimum Single Premium is received. If Single Premium is received after 3p.m. (Singapore time), unit price will be based on next valuation day.
8. Existing terms and conditions for the product apply.
9. This Campaign is not valid in conjunction with any on-going existing insurance promotions, coupons, referral discounts, staff discounts and privileges, unless otherwise stated.
10. By participating in the Campaign, the customer agrees to release and hold Etiqa harmless from any and all liability whatsoever for any injuries, losses or damages of any kind to any person or property arising from or in connection with, either directly or indirectly the participation in the Campaign.
11. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Campaign.

12. If Etiqa subsequently determines that a person is in fact not eligible, for any reason whatsoever, Etiqa may at its discretion, disqualify that person and claw back the Bonus units without prior notice and liability to any person.
13. Etiqa's decision on all matters relating to the Campaign is final and binding on all customers.
14. 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.
15. 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.
16. 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 without prior notice, by posting such amendment(s) to [www.tiq.com.sg](http://www.tiq.com.sg).
17. This 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 Life Insurance Association (LIA) or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).
18. Information is correct as of 10 March 2022.