

Promotion Terms and Conditions

The Additional Start-up Bonus is a promotion. Please refer to the terms and conditions of the promotion below:

- This promotion is only applicable for policies signed from 10 December 2025.
- Eligible sign-ups will be entitled to an additional start-up bonus on the regular premium paid (refer to the table below) in the first policy year.
- This promotion is applicable for all premium payment terms and payment mode selection.
- Policies that are not taken up or cancelled during the free look period shall not qualify for this promotion. Any start-up bonus which was paid to You will be clawed back by any means Etiqa Insurance Pte. Ltd. (“Etiqa”) deems to be appropriate.
- To the extent permitted in law, Etiqa shall not be liable to You or any party, whether in contract or tort (including negligence) or otherwise, for any liabilities, losses and damages, claims, costs and expenses or for any special or consequential damages or losses in connection with, related to or resulting from this promotion.
- Etiqa reserves the right to change the terms and conditions of this promotion without prior notice.
- All decisions made by Etiqa on this promotion shall be final and binding on all persons.

Premium Payment Term	Annualised Regular Premium	Additional Start-up Bonus Rate (per annum)
10 Years – Flexi 3	S\$4,800 – S\$9,599	4%
	S\$9,600 and above	7%
10 Years – Flexi 5	S\$4,800 – S\$9,599	4%
	S\$9,600 and above	7%
20 Years	S\$2,400 to S\$4,799	12%
	S\$4,800 and above	20%