



## Etiqa's Media Clippings of November 2025

(1 – 30 November 2025)

# 27 November 2025, Marketing-Interactive Magazine! Etiqua launches 'Born here with you. Always here for you' Brand Campaign celebrating community spirit



## advertising + marketing

www.marketing-interactive.com



Published  
28 November 2025  
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The film brings together small but impactful moments many Malaysians will recognise. This includes a kopitiam owner telling customers to eat first and pay later, a passerby offering RM1 to someone stuck at a parking machine, and a vendor ushering strangers under his stall's umbrella as a sudden rain hits the night market. These scenes represent everyday kindness that often goes unspoken but remains deeply embedded in local culture.

According to Etiqua, these gestures mirror the way the brand wants to show up for Malaysians. And that is consistently, quietly, and meaningfully. The portrayal of these moments is intended to underline how trust is built not only through grand commitments but through dependable acts of care. This reflects the broader message Etiqua hopes to reinforce: that protection and support should feel personal, human, and rooted in the realities people live every day.

### Etiqua spotlights everyday Malaysian kindness in new brand film

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Etiqua has launched a new brand campaign that pays tribute to the everyday acts of kindness that shape Malaysian life, using a film anchored in quiet moments of care, trust, and community. Titled "Born here with you. Always here for you", the campaign aims to strengthen Etiqua's presence as a people-first insurance and takaful provider by focusing on the connections that bind Malaysians to one another.

The brand film serves as the core of a wider branding initiative designed to reaffirm Etiqua's role as a supportive, community-centric insurer. Rather than spotlighting policies or features, the campaign uses grounded, relatable storytelling to emphasise what Etiqua says is its long-standing promise: to stand beside individuals, families, and communities wherever they call home.

"At its heart, the film celebrates what binds us together," said Michelle Wee, head of brand and communications at Etiqua. "The quiet kindness and everyday gestures that make our communities strong. This campaign is our way of honouring the spirit of Malaysia and reaffirming our promise to always be here for the people we serve. It is a reminder that Etiqua isn't just present in times of need, we are part of the everyday moments that shape people's lives."

The brand film is now available on Etiqua's YouTube and Facebook pages, with shorter promotional cuts appearing across selected digital out-of-home (DOOH) placements nationwide. According to the company, this rollout forms part of its ongoing efforts to deepen emotional connection and foster long-term loyalty by focusing on human experiences rather than transactional messaging.

Etiqua produced the campaign without a creative agency, instead working directly with Imagineers Film on the story, concept, and production, while Invictus Blue handled media placement.

Throughout the year, the insurance arm of Maybank has been consistent with the rollout of its marketing campaigns. Recently, it ran its "Click, pick, protect" campaign, highlighting how Etiqua has you covered for your travel or car insurance needs. Two months prior, the brand also released its "Motor takaful" and "Play on" video series.

Its Raya 2025 film "Raya young Arif" (A play on 'jang arif', a title of respect for a judge) captured hearts, amassing more than 13 million views. Told through the eyes of young Arif, the story follows his cheeky observations about how his family avoids chores, pretends to help, or acts busy. His light-hearted commentary is eventually interrupted when his father steps in to gently correct him, helping Arif see his family with more empathy and appreciation.



# Daily Express

INDEPENDENT NATIONAL NEWSPAPER OF EAST MALAYSIA

Established since 1963

## Reliable clean water finally for 300 Mengkabong folks

Clarence Doo

TUARAN: More than 300 residents of Kg Lantuong, Tuaran are now enjoying reliable supply of clean water with the completion of the Etiqua Clean Water Project, a Corporate Social Responsibility (CSR) initiative of Etiqua in collaboration with Islamic Aid Malaysia (IAM).

Kampung Lantuong is inhabited by more than 50 families living in houses on the water along the mangrove shores of Teluk Mengkabong, which stretches for about 2.4 kilometers.

The ceremony and handover ceremony of the Clean Water Programme was officiated by Chief Executive Officer of Etiqua Family Takaful Berhad, Zafri Ab Halim and President of Islamic Aid Malaysia, Zawahir Abdullah.

The ceremony was held at the Kg Lantuong Community Surau, Tuaran, and was also enlivened by the presence of villagers.

Previously, the residents of Kg Lantuong relied on untreated hill water sources as their main supply due to the lack of a water pipe network.

During the dry season, the small size of the water catchment and low water pressure caused the water to become



Zafri, Zawahir and others pose for a photo at the Etiqua Clean Water Project in Tuaran

turbid and only suitable for bathing and washing clothes.

Water scarcity also affects the income of the residents, especially fishermen who need clean water for daily use and commercial activities.

To improve the living standards of the residents, Etiqua fully funded the con-

struction and upgrading of this clean water infrastructure project, which is being implemented together with Islamic Aid Malaysia.

►

This project includes upgrading two existing tanks to store water from nearby hills and improving the pipeline system from the tanks to the houses,

including the installation of 47 units of electric water pumps.

Water from the catchment source is gravity fed to the pump house, treated first, then stored in tanks before being pumped to the residents' homes using electric pumps.

In addition to meeting the daily needs of the residents, this clean water supply also supports the operations of the village Surau, the Sabah State Fisheries Department Office, and local aquaculture activities.

The project is also implemented in the spirit of giving, rearing with IAM volunteers in the village.

Etiqua also donated school supplies to 200 underprivileged students from around Tuaran under the Etiqua Corporate Zakat Responsibility Program.

The distribution ceremony took place at the An-Nur Mosque, Tuaran, where each student received two sets of school uniforms, a school bag, prayer mat, and two pairs of shoes and socks.



THE LARGEST DAILY ON THE BORNEO

THE BORNEO POST

# NGO kicks off Back to School 2026 outreach in Lundu

By Ghaz Ghazali

LUNDU: Non-governmental organization (NGO) Islamic Aid Malaysia (IAM) and its humanitarian partner Etiqua Takaful held the first leg of their 'Back to School 2026' programme at SK Bumiputera here, yesterday.

According to IAM president Zawahir Abdullah, the annual education outreach programme to fulfil the Islamic "zakat" (tithe) obligation of Etiqua Takaful, meant for underprivileged schoolchildren in the selected locations.

"Specifically, we launch our 'Back to School 2026' outreach in Sarawak, which is the first location. The programme is targeted to Selangor, Pahang, Kedah, Perak, Johor, Kelantan and Sabah.

"This programme is meant to benefit 1,600 primary school pupils as they prepare for the 2026 school session," he said when met at the event, which was also attended by Etiqua Takaful Sarawak region director Sylvester Ng, Masjid Pehin Sri Haji Adenan Satem Lundu committee chairman Jamsari Ahmad, as well as respective headmistresses of SK Bumiputera and SK Lebai Mengku, Immatraza Madel and Suhailah Sabir.

For this Lundu edition, it listed 200 pupils from underprivileged households studying at SK Bumiputera and SK Lebai Mental.

Each received two sets of school uniforms, a backpack, bag complete with stationery supplies, a "sejadsah" (prayer's mat), and two pairs of school shoes complete with socks.

"The measurements had been taken earlier by some of



(From left) Jamsari in a discussion with Ng. as Zawahir looks on, prior to the presentation of the food packs at the mosque.

the teachers from both primary schools, to ensure correctness in school uniform," said Zawahir.

Later, the IAM and Etiqua volunteers proceeded to the Masjid Pehin Sri Haji Adenan Satem, Lundu for the accompanying 'Jejak Pribatin' programme.

"Under this community engagement, Etiqua Takaful, as IAM's humanitarian partner, distributed food packs to 250 B40 (low-income) families in Lundu District.

Each pack contained essential foodstuff such as rice, sugar, flour, maza, cooking oil, canned sardines and beans, as in addition to RM50 cash aid.

"The recipients comprise those from poor households including single mothers, senior citizens without caretakers and individuals with special needs," said Zawahir.

In his remarks, Ng said Etiqua had introduced several welfare programmes for this year under its Syariah Unit, with the ones jointly run with IAM among them.

"Etiqua Takaful's aid to the IAM is in the form of annual 'zakat' (tithe) contributions channelled directly to certified welfare and charity institutions, under our corporate zakat responsibility programme.

"Etiqua has thoroughly and meticulously vetted all these institutions to ensure that the aid reaches the targeted recipients," said Ng.

Adding on, Zawahir highlighted IAM's role as the intermediary for individuals or organisations that wanted to carry out humanitarian and welfare programmes.

"Etiqua is more objective as a non-profit NGO."

"In this regard, we are honoured to be partnering with Etiqua Takaful in running projects meant to benefit local communities, especially those truly in need of assistance."

"We also hope to engage more communities to come and to estimate the efforts undertaken by Etiqua Takaful in holding humanitarian programmes together with IAM," said Zawahir.



BERITA PAGI SARAWAK • KEBAKARAN GUDANG MINYAK WANGI DI BARAT LAUT TURKIYE RAGUT EP



BERITA PAGI SARAWAK • GUDANG MINYAK WANGI DI BARAT LAUT TURKIYE RAGUT ENAM NYAWA, SEORANG CEDER



BERITA PAGI SARAWAK • NG MINYAK WANGI DI BARAT LAUT TURKIYE RAGUT ENAM NYAWA, SEORANG CEDER

3 November 2025,

Etiqua's Wealth Transfer Survey 2025 finds families in Malaysia and Singapore actively shaping legacy, moving beyond passive inheritance



中國報  
CHINA PRESS



(吉隆坡4日讯)最新调查显示，新加坡人预期可继承的遗产平均总值最高达350万令吉，而大马人最多仅50万令吉。换言之，新加坡人预期可继承的遗产总值，是大马人的7倍！

根据Etiqua保险集团展开的《2025年财富转移问卷调查》，受访的新加坡人预期可继承遗产的财富介于50万至100万令吉（约175万至250万令吉）之间，而大马人预期可继承的财富介于5万至10万令吉。

不过，这金额大幅增加，遗产规划已日益成为两国中层家庭的关注点。

在调查中，77%的新加坡人认为传承财富“十分重要”，而大马仅有55%的受访者（无论老少）也持有相同观点。

报告指出，遗产已不再是避讳话题，而

是日常沟通的现实议题。受访的83%新加坡人认为应公开讨论遗产分配事宜，其中年轻族群最为积极。

在大马，有57%的年轻人主动鼓动父母及长辈公开“遗产对话”。显示新一代已经开始启动对话。

#### 影响家庭财富

这项调查共收集了马新两地年龄18岁至69岁的受访者意见。

调查进一步显示，两国家庭对财富传承的优先级有显著差异。包括家庭计划、遗产规划不差，以及因财富分配不公而导致的理财价值观冲突。

在大马，遗产规划仅占15%的受访者。

在调查结果反映中，遗产不只是资产分配，还关乎传承、规划与价值传递。

同时，两地家庭正在重新评估下一代的理财责任与传承意识。新加坡家庭中，42%已让子女参与家庭理财讨论，41%强调责任与勤勉的价值观。38%已设立信托并制定

大马方面，超过一半（54%）家长优先为孩子灌输勤俭与责任感，53%让子女参加财务讨论，另有40%则提前让他们接触专业理财顾问。

## 新加坡人預期繼承財產 是大馬的7倍

Sertailah Kami untuk Menca  
Reach for Great



■遗产不再是禁忌课题。尤其年轻族群为积极公开讨论遗产分配事宜。



## 國人更青睞房產

在财富转移方式上，马新两地的方式明显不同。在新加坡受访者中，55%选择现金，72%选择房地产，而仅有近半数选择保险。

同时，两地家庭正在重新评估下一代的理财责任与传承意识。新加坡家庭中，42%已让子女参与家庭理财讨论，41%强调责任与勤勉的价值观。38%已设立信托并制定

理财稳定、价值与安全感。

他也说，公司早前发布的《E世理財健康調查2024》已揭示，年轻一代

正重塑儲蓄与投资概念，如今他们希望进一步影响遗产与传承的执行工具。

这是整个市场在经历经济周期与代际转型的理财思维变化。

# The Star

## Legacy planning, wealth transfer being redefined

PETALING JAYA: Legacy planning and the transfer of wealth is becoming increasingly important with Singaporean and Malaysian families, says Etiqua's latest Wealth Transfer Survey 2025.

Etiqua Insurance and Takaful group chief executive officer Kamaludin Ahmad said it's becoming more common among families to not only pass on wealth, but to pass on stability, values and security.

According to Kamaludin, there has been a generational shift in financial planning.

"The study reminds us that legacy is also about the thought and planning behind it. Younger Singaporeans and Malaysians are reshaping how they save and invest. It's no surprise they are now influencing how legacy is discussed and planned," he noted.

According to the findings of the survey, with included residents aged 18 to 60, 77%

of Singaporean respondents affirm the importance of passing on wealth, as did 55% of Malaysian respondents.

Furthermore, 83% of Singaporeans believe it is important to discuss inheritance openly, a shift led by younger respondents, while 57% of Malaysians are actively encouraging their parents and elders to speak candidly about legacy planning.

# November 2025

## Etiqa Mentions – Malaysia



| Date       | Headline   | Media Outlet   | URL Link  |
|------------|--|--|---|
| 28/11/2025 | Etiqa spotlights everyday Malaysian kindness in new brand film                         | MARKETING-INTERACTIVE                                  | <a href="https://www.marketing-interactive.com/etiq-spotlights-everyday-malaysian-kindness-in-new-brand-film">https://www.marketing-interactive.com/etiq-spotlights-everyday-malaysian-kindness-in-new-brand-film</a>   |
| 28/11/2025 | China Press - 提供客户援助Provide customer assistance  | China Press / 中国报                                      | <a href="https://ops.allianews.com:8443/imageRepo/AAN_Library/Print/202511/20251127/news-1335070-20251127-2325-1764199939737.pdf">https://ops.allianews.com:8443/imageRepo/AAN_Library/Print/202511/20251127/news-1335070-20251127-2325-1764199939737.pdf</a>   |
| 27/11/2025 | Malaysian brands rally behind communities affected by the November floods              | MARKETING-INTERACTIVE                                  | <a href="https://www.marketing-interactive.com/malaysian-brands-rally-behind-communities-affected-by-the-november-floods">https://www.marketing-interactive.com/malaysian-brands-rally-behind-communities-affected-by-the-november-floods</a>   |
| 27/11/2025 | Maybank, RHB sedia bantuan banjir, tawar moratorium dan kelonggaran kewangan           | Malaysounds  | <a href="http://malaysounds.com/info/2511261512.html">http://malaysounds.com/info/2511261512.html</a>   |
| 26/11/2025 | Banks, Selangor Govt Announce Financial Relief Measures For Flood-Affected Communities | RinggitPlus  | <a href="https://ringgitplus.com/en/blog/personal-finance-news/banks-selangor-govt-announce-financial-relief-measures-for-flood-affected-communities.html">https://ringgitplus.com/en/blog/personal-finance-news/banks-selangor-govt-announce-financial-relief-measures-for-flood-affected-communities.html</a> |
| 26/11/2025 | Banks, Selangor Govt Announce Financial Relief Measures For Flood-Affected Communities | Newswav  | <a href="https://newswav.com/article/banks-selangor-govt-announce-financial-relief-measures-for-flood-affected-c-A2511_SfsdUz">https://newswav.com/article/banks-selangor-govt-announce-financial-relief-measures-for-flood-affected-c-A2511_SfsdUz</a>   |
| 26/11/2025 | RHB, Maybank & AmBank Tawar Bantuan Kewangan Kepada Mangsa Banjir!                     | INTRADAY.my - Media Pasaran Kewangan No. 1 di Malaysia | <a href="https://intraday.my/2025/rhb-maybank-ambank-tawar-bantuan-kewangan-kepada-mangsa-banjir/">https://intraday.my/2025/rhb-maybank-ambank-tawar-bantuan-kewangan-kepada-mangsa-banjir/</a>   |

# November 2025

## Etiqa Mentions – Malaysia



| Date       | Headline  | Media Outlet         | URL Link  |
|------------|---|----------------------|---|
| 26/11/2025 | Maybank Activates Flood Relief Assistance for Customers Affected Across Peninsular Malaysia | Temasek Post         | <a href="https://www.temasekpost.com/posts/maybank-activates-flood-relief-assistance-for-customers-affected-across-peninsular-malaysia">https://www.temasekpost.com/posts/maybank-activates-flood-relief-assistance-for-customers-affected-across-peninsular-malaysia</a>   |
| 26/11/2025 | 泰南大水灾   购买Etiqa旅游及车险客户 受促申请索赔   | China Press / 中国报    | <a href="https://www.chinapress.com.my/20251126/%ed%b3%b0%e5%bd%97%e5%a4%a7%e7%b0%b4%e7%81%be%ef%b2%9c%ed%b4%a3%e4%b7%b0%e0%ea%e0%9%e8%e5%e6%b3%b5%e8%ba%e8%da%6%e9%9%99%a9%5%e2%ed%80%b7%e5%8f%97%e1%b2%83%e7%94%b3%e0%af%b7%e7%b4%a9%b5%94/">https://www.chinapress.com.my/20251126/%ed%b3%b0%e5%bd%97%e5%a4%a7%e7%b0%b4%e7%81%be%ef%b2%9c%ed%b4%a3%e4%b7%b0%e0%ea%e0%9%e8%e5%e6%b3%b5%e8%ba%e8%da%6%e9%9%99%a9%5%e2%ed%80%b7%e5%8f%97%e1%b2%83%e7%94%b3%e0%af%b7%e7%b4%a9%b5%94/</a> |
| 25/11/2025 | Local banks offer flood relief assistance to affected customers in Malaysia                 | The Edge Malaysia    | <a href="https://theedgemalaysia.com/node/782734">https://theedgemalaysia.com/node/782734</a>   |
| 25/11/2025 | RHB, Maybank, AmBank tawar moratorium untuk pelanggan terjejas banjir                       | Harian Metro         | <a href="https://www.hmetro.com.my/bisnes/2025/11/1292106/rhb-maybank-ambank-tawar-moratorium-untuk-pelanggan-terjejas-banjir">https://www.hmetro.com.my/bisnes/2025/11/1292106/rhb-maybank-ambank-tawar-moratorium-untuk-pelanggan-terjejas-banjir</a>   |
| 25/11/2025 | RHB, Maybank, AmBank tawar moratorium untuk pelanggan terjejas banjir                       | News   KLSE Screener | <a href="https://www.klsescreener.com/v2/news/view/1626395/RHB_Maybank_AmBank_tawar_moratorium_untuk_pelanggan_terjejas_banjir">https://www.klsescreener.com/v2/news/view/1626395/RHB_Maybank_AmBank_tawar_moratorium_untuk_pelanggan_terjejas_banjir</a>   |
| 25/11/2025 | Maybank activates flood relief aid channels for affected customers in Peninsular Malaysia   | New Straits Times    | <a href="https://www.nst.com.my/news/nation/2025/11/1322715/maybank-activates-flood-relief-aid-channels-affected-customers">https://www.nst.com.my/news/nation/2025/11/1322715/maybank-activates-flood-relief-aid-channels-affected-customers</a>   |
| 25/11/2025 | Maybank Tawar Moratorium, Pengecualian Caj Khidmat Terpilih – Buat Mangsa Banjir            | Rnggt                | <a href="https://rnggt.com/202544945/">https://rnggt.com/202544945/</a>   |

# November 2025

## Etiqa Mentions – Malaysia



| Date       | Headline   | Media Outlet            | URL Link  |
|------------|--|-------------------------|---|
| 25/11/2025 | Floods: Banks activate relief aid channels   | The Star Online         | <a href="https://www.thestar.com.my/news/nation/2025/11/25/floods-banks-activate-relief-aid-channels">https://www.thestar.com.my/news/nation/2025/11/25/floods-banks-activate-relief-aid-channels</a>   |
| 25/11/2025 | Maybank sedia bantuan banjir kepada pelanggan  | Utusan Malaysia         | <a href="https://www.utusan.com.my/ekonomi/2025/11/maybank-sedia-bantuan-banjir-kepada-pelanggan/">https://www.utusan.com.my/ekonomi/2025/11/maybank-sedia-bantuan-banjir-kepada-pelanggan/</a>   |
| 25/11/2025 | Maybank's net profit up 3.7% to \$1.9b in 9M 2025  | Asian Banking & Finance | <a href="https://asianbankingandfinance.net/retail-banking/news/maybanks-net-profit-37-19b-in-9m-2025">https://asianbankingandfinance.net/retail-banking/news/maybanks-net-profit-37-19b-in-9m-2025</a>   |
| 23/11/2025 | Malaysia's haunted waters: Ghost nets are killing our seas – and few are fighting back             | New Straits Times       | <a href="https://www.nst.com.my/lifestyle/sunday-vibes/2025/11/13/21017/malaysia-s-haunted-waters-ghost-nets-are-killing-our-seas-%E2%80%94?source=widget">https://www.nst.com.my/lifestyle/sunday-vibes/2025/11/13/21017/malaysia-s-haunted-waters-ghost-nets-are-killing-our-seas-%E2%80%94?source=widget</a> |
| 21/11/2025 | Maybank Q3 profit up 3.3% at RM2.62 billion  | The Business Times      | <a href="https://www.businesstimes.com.sg/companies-markets/maybank-q3-profit-3-3-rm2-62-billion">https://www.businesstimes.com.sg/companies-markets/maybank-q3-profit-3-3-rm2-62-billion</a>   |
| 16/11/2025 | Astro Awani - GMC diaktif semula perkukuhkan pengurusan tuntutan perubatan                         | Astro Awani             | <a href="https://ops.allasianews.com:8443/imageRepo/AAN_Library/Broadcast/202511/20251115/AWAM1200-20251115-01.mp4">https://ops.allasianews.com:8443/imageRepo/AAN_Library/Broadcast/202511/20251115/AWAM1200-20251115-01.mp4</a>   |
| 14/11/2025 | Generasi Z: Ekonomi Tanpa Arah, Politik Tanpa Malu   | DagangNews              | <a href="https://www.dagangnews.com/index.php/article/kolumnis-terkini/generasi-z-ekonomi-tanpa-arah-politik-tanpa-malu-60848">https://www.dagangnews.com/index.php/article/kolumnis-terkini/generasi-z-ekonomi-tanpa-arah-politik-tanpa-malu-60848</a>   |
| 10/11/2025 | TV1 - Program Kembali Ke Sekolah 2026  | TV1                     | <a href="https://ops.allasianews.com:8443/imageRepo/AAN_Library/Broadcast/202511/20251109/TV1M0700-20251109-02.mp4">https://ops.allasianews.com:8443/imageRepo/AAN_Library/Broadcast/202511/20251109/TV1M0700-20251109-02.mp4</a>   |
| 9/11/2025  | Utusan Borneo-Sarawak - Sarawak lokasi pertama program 'Kembali Ke Sekolah 2026' IAM-Etiqa Takaful | Utusan Borneo           | <a href="https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202511/20251109/news-1320008-20251109-2325-1762653144045.pdf">https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202511/20251109/news-1320008-20251109-2325-1762653144045.pdf</a>   |

November 2025  
Etiqa Mentions - Malaysia



## November 2025 Etiqa Mentions – Malaysia



| Date      | Headline   | Media Outlet                    | URL Link  |
|-----------|--|---------------------------------|---|
| 3/10/2025 | Legacy planning, wealth transfer being redefined   | The Star Online                 | <a href="https://www.thestar.com.my/business-business-news/2025/11/03/legacy-planning-wealth-transfer-being-redefined">https://www.thestar.com.my/business-business-news/2025/11/03/legacy-planning-wealth-transfer-being-redefined</a> |
| 3/10/2025 | Legacy planning, wealth transfer being redefined   | Nestia                          | <a href="https://news.nestia.com/detail/Legacy-planning%2C-wealth-transfer-being-redefined/13873988">https://news.nestia.com/detail/Legacy-planning%2C-wealth-transfer-being-redefined/13873988</a>                                     |
| 1/10/2025 | BFM - Etiqa Group CEO said that Asean need to move beyond fragmentend sustainability rules | Etiqa Malaysia   Broadcast News | <a href="https://ops.allasiannews.com:8443/imageRepo/AAN_Library/Broadcast/202510/20251031/BFME1500-20251031-01.mp3">https://ops.allasiannews.com:8443/imageRepo/AAN_Library/Broadcast/202510/20251031/BFME1500-20251031-01.mp3</a>     |

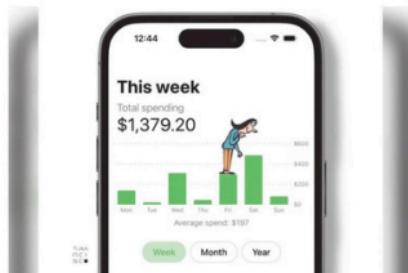
9 November 2025, The Straits Times  
Ms. Shirley Tan, Chief Marketing Officer of Etiqua Insurance  
Singapore shared her comments on minimising monthly  
commitments



# THE STRAITS TIMES

## Young and Savvy: I used a money insights app for 3 months – here's what I learnt

Sign up now! Get tips on how to grow your career and money



Getting insights into my spending patterns, rather than simply tracking expenses, proved a fruitful exercise.

ST ILLUSTRATION: MANUEL FRANCISCO



Sue-Ann Tan

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Published Nov 09, 2025, 05:00 AM

Updated Nov 11, 2025, 11:56 AM

SINGAPORE – For years, I kept track of my expenses on a simple money app, keying in lunch costs, MRT ticket prices and price tags after shopping, checking how much I managed to save at the end of each month.

But lately, I have been experimenting with the OCBC Money Insights feature within the bank's app, which allows me to set goals, break my expenses down by category, and set budgets for each one.

It even gave me projected savings one year from now if I kept up my spending habits.

### Recurring expenses add up

I thought I was doing quite well as I had stopped several streaming subscriptions earlier. Having no Disney Plus, Netflix or any other streaming apps might seem like I had streamlined everything I could.

But I realised I still had many other recurring subscriptions whose costs were adding up over time – Spotify, YouTube Premium, Photoshop, Google Drive cloud storage.

I even had subscriptions I had forgotten I had.

Ms Shirley Tan, chief marketing officer at Etiqua Insurance Singapore, said there comes a time to just "exorcise" the hidden expenses that quietly drain your wallet each month.

Conducting a personal finance audit can help uncover hidden costs such as unused subscriptions, overlapping insurance coverage or unnecessary service fees that may be haunting your budget, she said.

I realised that when I sign up for something new, I account for it once but I do not really track how it affects my budget every month.

### More on this topic

[Young & Savvy: Having a savings plan can help you cross life's milestones easier](#)

[Invest micros: Get more investment and career tips](#)

Ultimately, I think it is not worth scrimping on things that truly bring joy – if it's within budget. For instance, cutting the barely used subscriptions might be a more worthy endeavour than holding yourself back from that bubble tea you really want today.

And if there's a concert that you have waited for or a long-awaited trip with friends, it is no crime to splurge and enjoy it.

While eating "cai fan" will not help you recoup the thousands spent on travel, perhaps cutting down in other ways – like subscriptions – and growing your money through investments might help to balance the books.

*The link to the full article is provided in the table on the following page*

# November 2025 Etqa Mentions – Singapore



| Date       | Headline   | Media Outlet           | URL Link  |
|------------|--|------------------------|---|
| 10/11/2025 | Is Your Home Protected? What HDB Fire Insurance and Other Insurance Can Do       | Yahoo! Singapore       | <a href="https://sg.news.yahoo.com/know-hdb-fire-insurance-scheme-071045958.html">https://sg.news.yahoo.com/know-hdb-fire-insurance-scheme-071045958.html</a>   |
| 9/11/2025  | 7 Best Home Insurance in Singapore   | Home & Decor Singapore | <a href="https://www.homeanddecor.com.sg/property/best-home-insurance-singapore?ref=anchorblocka">https://www.homeanddecor.com.sg/property/best-home-insurance-singapore?ref=anchorblocka</a>   |
| 9/11/2025  | Young and Savvy: I used a money insights app for 3 months - here's what I learnt | The Straits Times      | <a href="https://www.straitstimes.com/business/invest/young-and-savvy-i-used-a-money-insights-app-for-3-months-heres-what-i-learnt">https://www.straitstimes.com/business/invest/young-and-savvy-i-used-a-money-insights-app-for-3-months-heres-what-i-learnt</a> |
| 7/11/2025  | The Price of Tomorrow: What It Really Costs When It's Your Turn as a Caregiver   | RICE                   | <a href="https://www.ricemedia.co/the-price-of-tomorrow-caregiving-hidden-inequalities/">https://www.ricemedia.co/the-price-of-tomorrow-caregiving-hidden-inequalities/</a>   |

26 November 2025, Manila Standard

## Etiqa Philippines highlights travel takaful protection for the holiday season



# Manila Standard

SPOTLIGHT ◉ Last updated November 06, 2025, 11:04 PM

## Ready for the Holiday Rush? Here's How to Stay Stress-Free This Season



Resize Text:



Estimated reading time: 2 minutes and 5 seconds

Every Filipino knows that the holidays aren't just a season, they're a homecoming. We brave long lines, heavy traffic, crowded terminals, and sleepless trips just to make it home in time for Noche Buena, Simbang Gabi, or that long-awaited hug from family.

But behind all the joy is the worry we don't always talk about: What if something happens along the way? Here are 5 **Filipino holiday moments** where a little protection from Etiqa Philippines can help keep your journey safe, worry-free, and filled with holiday joy.

- Advertisement -



### 1. "I just want to get home but my flight keeps getting delayed."

It's heartbreaking when delays threaten precious time with loved ones. Stay ready with **Etiqa Travel Insurance Plan** that provides support for **flight delays** and **missed connections**, easing unexpected costs so you can focus on getting home, not the setbacks.

### 2. "All my gifts and clothes are in my bag and it didn't arrive."

Nothing dampens excitement like missing luggage after months of planning surprises for family. **Etiqa Travel Insurance Plan** provides **baggage delay and loss coverage** that helps you recover quickly so your plans and your gifts don't go to waste.



We endure the rush because the destination is worth it, the laughter, the stories, the reunions that make every struggle melt away. And with the right protection, you can travel with a lighter heart. With **Etiqa Philippines' Takaful Personal Accident Plan** and **Travel Insurance Plan**, you get peace of mind that goes with you for a more meaningful holiday with loved ones.

### 3. "My child suddenly got sick during the trip."

Few things are more stressful than dealing with illness far from home. Stay supported even abroad with **medical and hospitalization coverage** from **Etiqa Travel Insurance Plan** which gives parents one less thing to fear.

### 4. "Accidents can happen even on the road going home."

Holiday driving means long hours, crowded streets, and extra fatigue. With **Etiqa Takaful Personal Accident Plan**, meaningful support during life's most fragile moments with coverage for accidental death, disability, medical expenses, and recovery assistance.

### 5. "Christmas expenses are piling up and we can't afford another surprise."

The holidays can be heavy both financially and emotionally for some Filipinos. Stay on top of life challenges with **Etiqa Takaful Personal Accident** that offers a **possible cashback** for members with no claims and no contribution issues. A small but meaningful return for individuals who want to stay prepared for life uncertainties.

# 21 November 2025, The Manila Times

## Etiqua Philippines opens new headquarters to drive growth, innovation, inclusive protection



# The Manila Times®

OPINION NEWS REGIONS WORLD BUSINESS SPORTS ENTERTAINMENT LIFESTYLE THE SUNDAY

TMT Newsfeed

### Etiqua PH opens new headquarters to drive growth, innovation, inclusive protection

November 20, 2025 10:45 | 106 | 0



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ETIQA Philippines, a regional leader in Takaful insurance, has officially opened its new headquarters at 107 Atria Building, Makati City — a move that signals more than a change of address. It's a declaration of intent.



Photo: Etiqua Philippines

In a year marked by recognition as one of the country's pioneering Takaful operators, a change in leadership, and now this relocation, Etiqua is making it clear: it is ready to compete at the highest level of the insurance industry.

The LEED-certified headquarters reflects Etiqua's forward-thinking strategy, alongside its commitment to sustainability and responsible, long-term growth. Expansive glass walls, open floor plans and an atrium-style layout allow natural light and fresh air to circulate freely throughout the building.

This not only reduces energy consumption but also promotes healthier, more uplifting work environments — an intentional design choice that underscores Etiqua's values of transparency, well-being and environmental stewardship.

Inside, industrial-chic architecture and soaring ceilings create an atmosphere of ambition and possibility. The central atrium — designed to encourage movement, interaction and improved indoor air quality — mirrors Etiqua's belief that open, breathable spaces spark collaboration and innovation. Natural lighting reduces reliance on artificial illumination, helping employees stay energized and focused.

Beyond sustainable design, the company has also invested in spaces that support a more balanced, people-centered culture. A full gym and recreation room offer employees accessible ways to de-stress, stay active and manage stress. These benefits can translate into better productivity, stronger teamwork and higher overall engagement.



Alvin Ang still missing as DOJ moves to indict him



These amenities signal Etiqua's commitment to being a progressive employer — one that understands that well-cared-for employees bring greater creativity, loyalty and long-term value to the organization.

Every detail — from the penthouse rooftop garden to the electric vehicle charging stations — promotes a modern, eco-conscious lifestyle and a workplace experience built for the future.

"Our new headquarters reflects our belief that people are at the heart of everything we do," says Hazel Den, Human Capital Head at Etiqua Philippines, adding, "Every space is designed to inspire collaboration, well-being and creativity, ensuring our employees thrive as we grow together. We want everyone here to feel empowered and part of Etiqua's exciting journey forward."

Strategically located near major banks, lifestyle hubs such as Greenbelt and key transport routes, the HQ ensures convenience for both employees and clients. This accessibility reflects Etiqua's customer-first mindset and readiness to respond quickly in a fast-moving market.



Lacson refuses to sign 2026 budget over untaxed spending



As a composite insurance license holder, Etiqua is uniquely positioned to expand across both life and nonlife segments with enormous growth potential. The company's trajectory is set for acceleration, backed by its expanding presence and strong regional foundation in Takaful.

Anthony Lou Bernabe, Etiqua's new president and CEO, captures the significance of this milestone: "Our new headquarters is more than a modern office; it's a symbol of the culture we are building, the innovation we are driving and the leadership position we are determined to claim. With our composite license, the opportunities ahead are vast. As a regional leader in Takaful, our mission is to make the world a better place by extending inclusive, ethical and sustainable protection to more Filipinos."

## November 2025 Etiqa Mentions – Philippines



| Date       | Headline  | Media Outlet        | URL Link   |
|------------|---|---------------------|--|
| 27/11/2025 | Ready for the holiday rush? Here's how to stay stress-free this season                            | The Manila Times    | <a href="https://beta.manilatimes.net/2025/11/27/tmt-newswire/ready-for-the-holiday-rush-heres-how-to-stay-stress-free-this-season/2232521">https://beta.manilatimes.net/2025/11/27/tmt-newswire/ready-for-the-holiday-rush-heres-how-to-stay-stress-free-this-season/2232521</a>  |
| 27/11/2025 | Ready for the Holiday Rush? Here's How to Stay Stress-Free This Season                            | ShopgirlJen         | <a href="http://www.shopgirljen.com/2025/11/ready-for-holiday-rush-heres-how-to.html">http://www.shopgirljen.com/2025/11/ready-for-holiday-rush-heres-how-to.html</a>  |
| 26/11/2025 | Ready for the Holiday Rush? Here's How to Stay Stress-Free This Season                            | Manila Standard     | <a href="https://manilastandard.net/spotlight/314673391/ready-for-the-holiday-rush-heres-how-to-stay-stress-free-this-season.html">https://manilastandard.net/spotlight/314673391/ready-for-the-holiday-rush-heres-how-to-stay-stress-free-this-season.html</a>  |
| 25/11/2025 | WTCMM's Business Broadcast explores the Halal Economy: From Farm to Finance                       | Mindanao Times      | <a href="https://www.mindanaotimes.com.ph/wtcmm-business-broadcast-exploresthe-halal-economy-from-farm-to-finance/">https://www.mindanaotimes.com.ph/wtcmm-business-broadcast-exploresthe-halal-economy-from-farm-to-finance/</a>  |
| 25/11/2025 | WTCMM's Business Broadcast shines spotlight on the Halal economy from farm to finance             | The Daily Chronicle | <a href="https://thedailychronicle.com.ph/wtcmm-business-broadcast-shines-spotlight-on-the-halal-economy-from-farm-to-finance/">https://thedailychronicle.com.ph/wtcmm-business-broadcast-shines-spotlight-on-the-halal-economy-from-farm-to-finance/</a>  |
| 25/11/2025 | WTCMM Halal Economy Forum positions Philippines as Asia-Pacific hub for ethical trade and finance | Logistics News PH   | <a href="https://logisticsnews.ph/2025/11/25/wtcmm-halal-economy-forum-positions-philippines-as-asia-pacific-hub-for-ethical-trade-and-finance/?utm_source=rss&amp;utm_medium=rss&amp;utm_campaign=wtcmm-halal-economy-forum-positions-philippines-as-asia-pacific-hub-for-ethical-trade-and-finance">https://logisticsnews.ph/2025/11/25/wtcmm-halal-economy-forum-positions-philippines-as-asia-pacific-hub-for-ethical-trade-and-finance?</a> |
| 23/11/2025 | Etiqa Philippines Opens New Headquarters to Drive Growth, Innovation, and Inclusive Protection    | 菲律宾商报               | <a href="http://www.shangbao.com.ph/jxw/2025/11-23/189243.shtml">http://www.shangbao.com.ph/jxw/2025/11-23/189243.shtml</a>  |

## November 2025 Etiqa Mentions – Philippines



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| 21/11/2025 | Etiqa Philippines Opens New Headquarters to Drive Growth, Innovation, and Inclusive Protection | Mega Bites                | <a href="https://www.megabites.com.ph/etiqaphilippines-opens-new-headquarters-to-drive-growth-innovation-and-inclusive-protection/">https://www.megabites.com.ph/etiqaphilippines-opens-new-headquarters-to-drive-growth-innovation-and-inclusive-protection/</a>   |
| 20/11/2025 | Etiqa PH opens new headquarters to drive growth, innovation, inclusive protection              | The Manila Times          | <a href="https://www.manilatimes.net/2025/11/20/tmt-newswire/etiqaph-opens-new-headquarters-to-drive-growth-innovation-inclusive-protection/2228468">https://www.manilatimes.net/2025/11/20/tmt-newswire/etiqaph-opens-new-headquarters-to-drive-growth-innovation-inclusive-protection/2228468</a>           |
| 20/11/2025 | Etiqa Philippines opens new headquarters to drive growth, innovation, and inclusive protection | Philippine Daily Inquirer | <a href="https://business.inquirer.net/559210/etiqaphilippines-opens-new-headquarters-to-drive-growth-innovation-and-inclusive-protection">https://business.inquirer.net/559210/etiqaphilippines-opens-new-headquarters-to-drive-growth-innovation-and-inclusive-protection</a>                               |
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| 20/11/2025 | Etiqa Philippines Opens New Headquarters to Drive Growth, Innovation, and Inclusive Protection | Manila Republic           | <a href="https://www.manilarepublic.com/etiqaphilippines-opens-new-headquarters-in-makati/">https://www.manilarepublic.com/etiqaphilippines-opens-new-headquarters-in-makati/</a>   |