

“Speak to an Income Advisor Promotion” & “LI 30 Promotion” via NTUC May Day

25 April 2024 to 31 May 2024

Promotion Terms and Conditions

1. Income (Income Insurance Limited) will be offering the following promotions to all NTUC Members who are (a) **NTUC Member with valid NTUC silver card** (b) **Singapore Citizens or a Singapore Permanent Residents (PR) or Employment Pass Holders (EP)**, (c) **at least 21 years of age** (“Customer”):
 - a. **\$30 FairPrice Group E-Voucher** (“Gift”) will be issued to Customer who has successfully booked an appointment through direct dedicated URLs (“Appointment Form”) or via an insurance advisor/agent who is a representative appointed exclusively to provide financial advisory services on behalf of Income (i.e., a tied advisor or agent of Income) (“Income Advisor”) and has successfully completed a financial review via a physical/in-person or virtual consultation with an Income Advisor (“Speak with an Income Advisor Promotion”); and
 - b. **\$30 FairPrice Group E-Vouchers** (“Gift”) will be issued to Customer who successfully purchased a LI Qualifying Policy (as defined under paragraph 6 below) with Income Advisor (“LI 30 Promotion”) and the LI Qualifying Policy is submitted and received by Income **not later than 31 May 2024** and if the application is approved, the policy must be issued not later than 31 July 2024 to be eligible (Speak with an Income Advisor Promotion and LI 30 Promotion are collectively referred to as “the Promotions”)
2. By participating in the Speak to an Income Advisor Promotion and LI 30 Promotion, you also consent to the collection, use and disclosure of your personal data and contact information provided in the Appointment Form by Income and its representatives to contact you via email, phone call and/or phone messages* on offers and information about products and services (“Marketing and Promotional messages”) offered by Income, and to solicit your feedback through survey.

*Phone messages include text, picture, video, and audio message that are sent to your telephone number via SMS, MMS, or messaging apps such as WhatsApp, Telegram or WeChat.

Your consent to receive Marketing and Promotional messages is in addition to any previous marketing consent which you may have provided to Income.

All consent in receiving Marketing and Promotional messages shall remain valid until it is withdrawn and notified to Income. You may withdraw your consent at any time by submitting your request at <https://www.income.com.sg/enquiry>. Income will process your request within 10 days, and you will stop receiving Marketing and Promotional messages after 21 days only for the mode(s) of communications indicated in your request. You may refer to Income’s Privacy Policy (<https://www.income.com.sg/privacy-policy>) for more information, including access and correction to personal data and consent withdrawal.

Please note that “you” in the above refers to the Customer.

3. The Promotions are valid only from **25 April 2024 to 31 May 2024** (“Promotion Period”). Customers are eligible for the Speak to Income Advisor Promotion Gift even if the appointment with the Income Advisor is scheduled after the Promotion Period so long as the Customer has submitted the Appointment Form or via Income Advisor for the first time during the Promotion Period and goes on to complete the financial review with the Income Advisor.
4. Each Customer can qualify for not more than one Speak to an Income Advisor Promotion Gift, whether as a customer of Income or any other merchant, during a 6- month period.
5. Each customer who is eligible for the LI 30 Promotion is entitled to receive the LI 30 Promotion Gift only once under this LI 30 Promotion. Subsequent increase in sum assured or premiums, top-ups, or applications for riders, even if made during the Promotion Period, for any eligible policy will not entitle the customer to any additional Gift. For avoidance of doubt, customers with any Regular Premium Life Plans including any rider(s) issued, whether before or during the Promotion period and whether with any Gift entitlement, who subsequently increase their sum assured or premium, top-ups or apply for riders during the Promotion period will not be entitled to any additional Gift under the Promotions.
6. Qualifying policies for this LI 30 Promotion are Regular Premium Life Plans including any applicable rider(s) (collectively the “LI Qualifying Policies” and each a “LI Qualifying Policy”).
7. The Gift provided under this LI 30 Promotion is in addition to any other consumer promotions available to members of the public at <https://www.income.com.sg/>. For the avoidance of doubt, all group insurance/employee benefits schemes are excluded from the Promotion.
8. Applications for the LI Qualifying Policies must be submitted and received by Income within the Promotion Period and, if the applications are approved, the policies must be issued not later than 31 July 2024 for the customer to be eligible for the LI 30 Promotion.
9. Staff, financial consultants, insurance advisers of Income are not eligible to participate in the Promotion.
10. Each Gift carries its own unique code and can be drawn multiple times until the balance runs out or until expiry of the Gift, whichever is earlier. The utilisation of the Gift requires access to the internet and the Customer will have to access the NTUC FairPrice platforms to be eligible for the use of the Gift.
11. The Gift will be sent by Income to the email address that the Customer has provided upon sign up via the Appointment Form or via Income Advisor. The Customer will receive the Gift within **sixty (60) days from the date of completion of the consultation** with an Income Advisor.
12. The LI 30 Promotion Gift will be sent by Income to the email address that the Customer has provided upon sign up via the Appointment Form. The Customer will receive the LI 30 Promotion Gift within **sixty (60) days from the date of policy issuance**.
13. Usage of the Gift is subject to the terms and conditions imposed by NTUC FairPrice.
14. The Gift is not exchangeable for cash or any benefit in kind and is non-transferrable.



15. Income may change these Terms and Conditions or suspend or terminate the Promotion without giving notice.
16. Income shall not be liable to the Customers, any applicant or 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 the use of the Gift.
17. Income is not the merchant or manufacturer of the Gift and provides no warranty in respect of it. Income shall not be responsible for all warranties, expressed or implied, including implied warranties of merchantability, and fitness for a particular purpose and against infringement of intellectual property rights in respect of the Gift.
18. No joint venture, sponsorship, tie up, agency or any other relationship is intended or created between Income and merchant or manufacturer of the Gift. Neither is the Promotion intended or deemed to be a connection with or use of the brand name of the merchant or manufacturer.

Information is correct as of 24 April 2024