

SNACK BY INCOME X MYREPUBLIC JOINT PROMOTIONS

Terms of Offer

1. NTUC Income Insurance Co-operative Limited (“Income”) is offering the following between 1 August 2020 to 31 December 2020 (inclusive of both dates) (the “Promotion Period”):
 - i) \$1500 complimentary coverage for the first SNACK-Accident policy successfully purchased by a MyRepublic customer via the SNACK BY INCOME online application (“SNACK App”) (the “\$1500 Complimentary Coverage”); and
 - ii) 10% upsized coverage for the first month of the first insurance policy successfully purchased by a My Republic customer via the SNACK App (the “10% Upsized Coverage”),
subject to this Terms of Offer (collectively the “Offer”).
2. You will be eligible for the 10% Upsized Coverage if:
 - i) you are a customer of MyRepublic;
 - ii) you are a Singapore Citizen or Singapore Permanent Resident (PR);
 - iii) you are between 18 – 61 years old (inclusive of both years);
 - iv) you have successfully signed up for an account on the SNACK App;
 - v) you have successfully purchased your first insurance policy available under the SNACK App and have been issued with the policy within the Promotion Period.; and
 - vi) you are not entitled to the \$1500 Complimentary Coverage.
3. You will be eligible for the \$1500 Complimentary Coverage if:
 - i) you are a customer of MyRepublic;
 - ii) you are a Singapore Citizen or Singapore Permanent Resident (PR);
 - iii) you are between 18 – 61 years old (inclusive of both years);
 - iv) you have successfully signed up for an account on the SNACK App;
 - v) you have successfully purchased your first SNACK-Accident policy and have been issued with the policy by Income within the Promotion Period;
 - vi) you are not entitled to the 10%Upsized Coverage.
4. Each individual eligible for the \$1500 Complimentary Coverage shall only be entitled to maximum of \$1500 Complimentary Coverage regardless of the number of SNACK-Accident policy issued.
5. Each individual eligible for the 10% Upsized Coverage agrees that the 10% Upsized Coverage shall only apply to the first insurance policy successfully purchased by the MyRepublic customer via the SNACK App for a period of 1 calendar month commencing from the date the policy is issued.
6. The 10% Upsized Coverage and \$1500 Complimentary Coverage offered are non-exchangeable for cash or benefit in kind.
7. If you are eligible for the \$1500 Complimentary Coverage, it will be added to your portfolio on the SNACK App by 31 December 2020.
8. The Offer is not valid in conjunction with other incentives and promotions offered by Income.

9. This Terms of Offer does not affect or change any term of the policy contract issued to you. If there is any inconsistency between this Terms of Offer and any term of the policy contract, the term of the policy contract shall prevail.
10. Income reserves the right to change the terms and conditions of this Terms of Offer without any prior notice.
11. For MyRepublic's Terms and condition on this joint promotion, please refer to the [link](#) here.

Important Notes:

- This material shall not constitute an advice of the suitability of the product. You should seek independent advice from a qualified advisor where in doubt. Buying insurance products that are not suitable for you may impact your ability to finance your future insurance needs.
- The relevant policy contracts shall be made available to the applicant via the SNACK App.
- Protected up to specified limits by [SDIC](#).

Information is correct as at 1 May 2020.