TRIBE BY INCOME Promotion for SAFRA

Terms of Promotion

- 1. NTUC Income Insurance Co-operative Limited ("Income") is offering the following ("Promotion"):
 - i) Free 6 months of subscription on M-sized Recovery Pack ("TRIBE Pack") on the TRIBE Website ("TRIBE Web"). This is valid for 6 months upon the first policy issued date.
 - ii) The Promotion is offered to the first 1,000 Users who redeem the code successfully on TRIBE's website.
- 2. The Promotion is valid from 09 July 2021 to 31 December 2021(inclusive of both dates). The free 6 months subscription starts from the redemption date.
- 3. To be eligible for the Promotion
 - The insured proposed by you to be covered under a TRIBE Pack must not already be insured under a TRIBE Pack
 - You hold a Singapore identification document such as a Singapore National Registration Identification Card, Employment Pass, Work Permit, Long Term Visit Pass or Student Pass.
 - You are a SAFRA Member.
- 4. Promotion code must be entered and accepted during the "Review page" under "TRIBE Pack Promo" section in order to be eligible for the promotion for a TRIBE Pack. The Promotion code is case-sensitive. There will be no refund if the Promotion code is not entered and purchase is done.
- 5. You authorize Income to charge you accordingly and automatically each month after the free 6 months of subscription expires until you cancel your TRIBE subscription. You can cancel your TRIBE subscription at any time without any penalty by sending an email to <u>hello.tribe@income.com.sg</u>.
- 6. The Promotion is non-exchangeable for cash and non-transferrable.
- 7. The Promotion is not applicable with other promotions, vouchers, rebates or privileges applicable to the Policy.
- 8. Income may change these terms or suspend / terminate the Promotion without giving notice.
- 9. Income will have the final decision on all matters regarding the Promotion. No appeal will be entertained.

The precise terms, conditions and exclusions of these plans are specified in their respective policy contracts. All our products are developed to benefit our customers but not all may be suitable for your specific needs. This plan may not be suitable for you if you are unsure about which type of plan or how much coverage to buy as no financial advice is provided during the purchase process. In such a case, we strongly encourage you to seek advice from a qualified insurance adviser who will be able to advise you on a suitable product. Otherwise, you may end up buying a plan that does not meet your expectations or needs. As a result, you may not be able to afford the premiums or get the insurance protection you want. If you find that this plan is not suitable after purchasing it, you may terminate it within the free-look period, and obtain a refund of premium paid. We may recover from you any expense incurred in underwriting this plan. This plan does not have any cash value.

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 Income or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg).

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Information is correct as of 12 April 2021