

NTUC Income Insurance Co-operative Limited ("Income") Promotion

Terms of Offer

1. Income will be offering the following promotion ("Promotion") to SG Budget Babes Telegram Channel Followers ("Customers"):
 - a. \$25 GrabFood voucher ("*Promo Code*") will be issued for the first 1000 users who has booked an appointment pursuant to this Promotion via the url provided in the footnote below¹ ("*Booking Form*") and completed a 30-minutes physical/in-person or virtual consultation with an Income Advisor ("Customer")
2. The Promotion is valid from 20th July 2022 to 30th September 2022 (inclusive of both dates) ("Promotion Period"). Customer is required to submit the Booking Form during the Promotion Period to connect with an Income Advisor, even if the appointment is scheduled after the Promotion Period has ended.
3. This Promotion is not valid in conjunction with any other incentive or promotion. Each Customer can only qualify for one incentive and will not be entitled to other incentive.
4. The GrabFood voucher will be sent to the email address that Customers have provided upon sign up via paragraph 1(a) above. The Customer will receive the Promo Code within Sixty (60) days from the date of completion of the consultation with an Income Advisor.
5. To be eligible for the Promotion, Customer must be a Singapore Citizen or a Singapore Permanent Resident (PR) or Employment Pass Holder (EP) and be at least 21 years of age.
6. Staff, financial consultants, insurance advisers of Income are not eligible to participate in the campaign.
7. Each GrabFood voucher carries its own unique code and is valid for one (1) single transaction only. The utilisation of the Promo Code requires access to the internet and the Customer will have to access the Grab platform to be eligible for the use of the GrabFood voucher.
8. Usage of the GrabFood voucher is subject to the terms and conditions imposed by Grab.
9. The Promotion is not exchangeable for cash or any benefit in kind and is non-transferrable.
10. Income may change the terms in this Terms of Offer or suspend or terminate the Promotion without giving notice.
11. Income will have the final decision on all matters regarding the Promotion. No appeal will be entertained.

12. Income shall not be liable to the Customer, 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 GrabFood voucher.
13. Income is not the manufacturer or merchant of the Promo Code. Income shall not be responsible for and neither does Income provide any warranties, expressed or implied, including warranties of merchantability, fitness of a particular purpose and non-infringement of intellectual property rights in respect of the Promo Code or Grab platforms.
14. No joint venture, sponsorship, tie up, agency or any other relationship is intended or created between Income and the manufacturer or merchant in respect of the Promo Code or Grab platform. Neither is the Promotion intended or deemed to be a connection with or use of the brand name of Grab, including with the products and services offered by of Grab.

Footnote:

1. Please refer to the URL below:
 - a. https://www.income.com.sg/connect-with-us#/personalDetails?utm_source=sgfooddeals&utm_medium=telegram&utm_campaign=Inorganic&utm_content=organic_wealth_sgbudgetbabes_telegram

Information is correct as of 18 July 2022