

SNACK BY INCOME Complimentary \$30 Grab Transport e-voucher giveaway

Terms of Offer

1. NTUC Income Insurance Co-operative Limited (“Income”) is offering the following:
 - i) \$30 Grab Transport e-voucher (the “E-voucher”) to the applicant, if the applicant enters a valid promotion code and successfully links a lifestyle trigger to any insurance policy for the first time via the SNACK BY INCOME online application (“SNACK App”); and
 - ii) 2% upsized coverage to the applicant on any insurance policy successfully purchased by the applicant via the SNACK App (the “SNACK Policy”) within 1 month from the date the applicant entered a valid promotion code and successfully link a lifestyle trigger to the SNACK Policy via the SNACK App (“2% Upsized Coverage”),(collectively the “Promotion”) subject to this Terms of Offer.
2. The Promotion is valid from 1 November 2020 until:
 - i) 1 February 2021 (inclusive of both dates), or
 - ii) the total number of E-vouchers and 2% Upsized Coverage issued under this Promotion cumulatively, reaches 500,whichever is earlier (the “Promotion Period”).
3. The applicant (“You”) will be eligible for the E-voucher if:
 - i) you have successfully signed up for an account on the SNACK App;
 - ii) you are a Singapore Citizen or Singapore Permanent Resident (PR);
 - iii) you are between 18 – 61 years old (inclusive of both years); and
 - iv) you have entered a valid promotion code and successfully linked a lifestyle trigger to any SNACK Policy within the Promotion Period.
4. You will be eligible for the 2% Upsized Coverage if:
 - i) you have successfully signed up for an account on the SNACK App;
 - ii) you are a Singapore Citizen or Singapore Permanent Resident (PR);
 - iii) you are between 18 – 61 years old (inclusive of both years); and
 - iv) you have entered a valid promotion code and successfully linked a lifestyle trigger to any SNACK Policy within the Promotion Period.
5. If you enter a valid promotion code and successfully link a lifestyle trigger to a SNACK Policy for the first time via the SNACK App you will be eligible to receive the E-voucher within 20 working days from the day that you applied the promo code. The E-voucher will be sent via an e-mail to your e-mail address registered under your account on the SNACK App.

6. You will be eligible to receive the 2% Upsized Coverage upon your purchase of any SNACK Policy if you purchase your SNACK Policy within 1 month from the date you entered a valid promotion code and successfully linked a lifestyle trigger to the SNACK Policy.
7. The E-voucher and 2% Upsized Coverage are non-exchangeable for cash or benefit in kind.
8. The Promotion is not valid in conjunction with other incentives and promotions offered by Income.
9. The promotion code is valid for one-time use only by each eligible applicant under this Promotion.
10. 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.
11. Income reserves the right to change the terms and conditions of this Terms of Offer without any prior notice.
12. The E-voucher is valid from 1st November 2020 until 31 December 2020.
13. Income reserves the right to replace the E-Voucher with items of similar value ("Replacement Item") at any time without prior notice.
14. The use of the E-voucher or Replacement Item shall be subject to the terms and conditions of the merchant that issued the E-voucher or Replacement Item.
15. Income shall not be liable to 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 E-Voucher or the Replacement Item (if any).
16. Income is not the manufacturer or merchant of the E-voucher, 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 E-Voucher or any Replacement Item.

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 29 December 2020.