

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

Terms of Offer

1. Income will be offering the following promotion ("Promotion") to Welovesupermom Customers ("Customers"):
 - a. \$20 NTUC FairPrice e-voucher ("Incentive") will be issued for the first 1000 users who has booked an appointment pursuant to this Promotion via the urls in the footnote¹ ("Booking Form") and completed a physical/in-person or virtual consultation with an Income Advisor ("Customer")
2. The Promotion is valid from 15th October 2021 to 28th February 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 Incentive will be sent via the email address that the Customer provides in the Booking Form to connect with an Income advisor. The Customer will receive the Incentive within thirty (30) 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).
6. Each Incentive carries its own unique code and is valid for one (1) single transaction only.
7. The Promotion is not exchangeable for cash or any benefit in kind and is non-transferrable.
8. Income may change the terms in this Terms of Offer or suspend or terminate the Promotion without giving notice.
9. Income will have the final decision on all matters regarding the Promotion. No appeal will be entertained.
10. 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 Incentive.

11. Welovesupermom assumes no responsibility for any losses or damages or expenses arising in connection with this Promotion, howsoever arising, including without limitation, from any late or non-notification, any error in computing, technical hardware or software breakdown, malfunctions or defects, failed, delayed or incorrect transactions, or lost or unavailable network connections, or any notice that is lost or misdirected, which may affect the Customer's eligibility in the Promotion.
12. Income is not the manufacturer or merchant of the stored value NTUC FairPrice 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 of a particular purpose and against infringement of intellectual property rights in respect of the Incentive.
13. 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 Welovesupermom. Neither is the Promotion intended or deemed to be a connection with or use of the brand name of the Welovesupermom, including with the products and services offered by Welovesupermom.

Information updated on 17th January 2022

- 1) <https://www.income.com.sg/wlsm>
- 2) <https://www.income.com.sg/welovesupermom-fp>