

TERMS AND CONDITIONS

1. Subject to the terms and conditions contained herein (the “**Terms and Conditions**”), Income Insurance Limited (“**Income**”) is offering a complimentary 6-months personal accident insurance coverage under its **Group PA** (the “**Complimentary PA Coverage**”) to individuals who complete a financial review conducted by an appointed representative of Income Advisory Financial Advisers (“**IAFA**”) or Income (the “**Promotion**”).
2. To be eligible to enjoy the Promotion, an individual must:
 - 2.1. be 16 to 65 years old (both ages included);
 - 2.2. be ordinarily resident in Singapore and hold a valid identification document issued by the Government of Singapore being proof of the same such as a National Registration Identification Card (NRIC) or a work/dependency/visitation pass or permit.
 - 2.3. complete a financial review conducted by an appointed representative of Income or IAFA by **31 March 2026**;
 - 2.4. provide Income with the individual’s valid email address and valid Singapore-registered mobile number;
 - 2.5. submit a duly completed registration form with a valid promotion code and naming the individual as the person to be insured for the Complimentary Personal Accident Coverage (the “**Registration Form**”) at the following Income website at <https://www.income.com.sg/pa-coverage-reg-iafa-complimentary-6-months> by **31 March 2026**, following which Income shall send to the email address provided by the individual an acknowledgment of receipt of the Registration Form; and.
 - 2.6. not have received any complimentary personal accident insurance coverage offered and provided by Income in the 7 months prior to the date of submission of the Registration Form.
3. The Complimentary Personal Accident Coverage shall commence in respect of Registration Forms submitted from the:
 - 3.1. 1st to 15th day of any month, on the 1st day of the following month; and
 - 3.2. 16th day to last day of any month, on the 15th day of the following month.
4. The precise terms, conditions and exclusions of the Complimentary Personal Accident Coverage are specified in the policy contract of the **Group PA** which can be found at <https://www.income.com.sg/media/Income/Orphan/PDF-Files/Master-PA-T-Cs.pdf>.
5. For avoidance of doubt, the Complimentary Personal Accident Coverage is not exchangeable for cash or any benefits-in-kind.
6. The Promotion and Complimentary Personal Accident Coverage does not affect or change any term, condition and exclusion of any policy contracts issued by Income. In the event of conflict or inconsistency between these Terms and Conditions and the terms, conditions and exclusions of any policy contracts issued by Income, the terms, conditions and exclusions of the policy contracts issued by Income shall prevail.
7. This Promotion may not be enjoyed in conjunction with any other promotion and/or incentive offered by Income unless otherwise advised by Income.

The Terms and Conditions were published / last revised on **11 March 2025**.