

## Income “Speak to an Income advisor via CapitaStar” Promotion

### Terms of Offer

1. Income (Income Insurance Limited) will be offering the following promotion (“Promotion”) to CapitaStar Users (“Customers”):
  - a. \$20 eCapitaVoucher (“Promo Code”) will be issued to the Customers who has booked an appointment pursuant to this Promotion within the CapitaStar app for the Promotion (“Booking Form”) and completed a 30-minutes physical/in-person or virtual consultation with an Income Advisor.
2. The Promotion is valid from 16<sup>th</sup> September 2023 to 15<sup>th</sup> October 2023 (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. Each Customer can only qualify for not more than one promotion related to speaking to an Income advisor, whether with CapitaStar or any other merchant, during a 6 month period.
4. The Promo Code will be sent to the email address that Customers have provided upon sign up via the Booking Form. 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 Promotion.
7. Each Promo Code 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 CapitaStar platform to be eligible for the use of the Promo Code.
8. Usage of the Promo Code is subject to the terms and conditions imposed by CapitaStar.
9. The Promotion is not exchangeable for cash or any benefit in kind and is non-transferrable.
10. Income may change the terms in the Promotion 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 Promo Code.
  
13. Income is not the 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 CapitaStar platforms.
  
14. No joint venture, sponsorship, tie up, agency or any other relationship is intended or created between Income and the merchant in respect of the Promo Code or CapitaStar platform. Neither is the Promotion intended or deemed to be a connection with or use of the brand name of CapitaStar, including with the products and services offered by of CapitaStar.

*Information is correct as at 6 September 2023*