

Income “Speak to an Income advisor via NTUC (May Day)” Promotion

Terms of Offer

1. Income (Income Insurance Limited) will be offering the following promotions:
 - a. \$30 FairPrice Group E-voucher will be issued to the first 1,000 NTUC Union members who booked an appointment pursuant to “Speak to an Income advisor via NTUC (May Day)” Promotion via any of the URLs provided in the footnote¹ below (“Booking Form”) and completed a 30-minutes physical/in-person or virtual consultation with an Income Advisor. (“Speak with an Income Advisor Promotion”); and
 - b. \$30 FairPrice Group E-Vouchers will be issued to the first 1,000 NTUC Union members who successfully purchased a LI Qualifying Policy (as defined under paragraph 6 below) with an Income advisor who is appointed for NTUC (“LI 30 Promotion”) and the LI Qualifying Policy is submitted and received by Income not later than 31 May 2023 and if the application is approved, the policy must be issued not later than 31 July 2023 to be eligible (Speak with an Income Advisor Promotion and LI 30 Promotion are collectively referred to as “the Promotion”, the \$30 FairPrice Group E-voucher is referred to as “Voucher”)
2. The Promotion is valid from 1 May 2023 to 31 May 2023 (inclusive of both dates) (“Promotion Period”). Customer is required to submit the Booking Form¹ (see footnote below) during the Promotion Period to connect with an Income Advisor, even if the appointment is scheduled after the Promotion Period has ended.
3. Customer will be eligible for the Promo Code if he/she:
 - i) is a NTUC Union member;
 - ii) has submitted the Booking Form for the first time during the Promotion Period to connect with an Income advisor and completed the appointment with the Income advisor to qualify for “Speak with an Income Advisor Promotion”;
 - iii) has successfully purchased a LI Qualifying Policy and the application for the policy must be submitted and received by Income not later than 31 May 2023, and if the application is approved, the policy must be issued not later than 31 July 2023 for the customer to qualify for “LI 30 Promotion”; and
 - iv) is a Singapore Citizen or a Singapore Permanent Resident (PR) or Employment Pass Holder (EP) and is at least 21 years of age.
4. Each customer can only qualify for one promotion every 6 months related to Speak to an Income advisor Promotion offered by Income regardless of the platform of the promotion.
5. Each customer who is eligible for the LI 30 Promotion is entitled to receive the Promo Code only once under this LI 30 Promotion. Subsequent increase in sum assured or premiums, top-ups, or applications for riders, even if made during the Promotion Period, for any eligible policy will not entitle the customers to any additional Voucher. For avoidance of doubt, customers with any Regular Premium Life Plans including any rider(s) issued, whether before or during the Promotion Period and whether with any Voucher entitlement, who subsequently increase their sum assured or premium, top-ups or apply for riders during the Promotion Period will not be entitled to any additional vouchers under this Promotion.
6. Qualifying policies for this LI 30 Promotion are Regular Premium Life Plans including any applicable rider(s) (collectively the “LI Qualifying Policies” and each a “LI Qualifying Policy”).
7. The Voucher provided under this LI 30 Promotion is in addition to any other consumer promotions available to members of the public at <https://www.income.com.sg/>. For the avoidance of doubt, all group insurance/employee benefits schemes are excluded from the Promotion.

8. Applications for the LI Qualifying Policies must be submitted and received by Income within the Promotion Period and, if the applications are approved, the policies must be issued not later than 31 July 2023 for the customer to be eligible for the LI 30 Promotion.
9. Staff, financial consultants, insurance advisers of Income are not eligible to participate in the Promotion.
10. Each Voucher carries its own unique code and is valid for one (1) single transaction only. The utilisation of the Voucher requires access to the internet and the customer will have to access the FairPrice Online platforms to be eligible for the use of the Promo Code.
11. The Voucher will be sent to the email address that customers have provided upon sign up via the Booking Form. The customer will receive Voucher in electronic format within sixty (60) days from the date of completion of the consultation with an Income Advisor for "Speak with an Income Advisor Promotion" and within sixty (60) days from the date of the LI Qualifying Policy issuance date for "LI 30 Promotion".
12. Usage of the Voucher is subject to the terms and conditions imposed by NTUC FairPrice Co-operative Limited found [here](#).
13. The Voucher is not exchangeable for cash or any benefit in kind and is non-transferrable.
14. Income may change the terms and conditions or suspend or terminate the Promotion without giving notice.
15. Income reserves the right to replace the Voucher with items of similar value ("Replacement Item") at any time without prior notice.
16. This LI Promotion does not affect or change any term of the policy contract for the Qualifying Policies.
17. 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 Voucher.
18. Income is not the merchant or manufacturer of the Voucher or any Replacement Item 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 Voucher or any Replacement Item.
19. No joint venture, sponsorship, tie up, agency or any other relationship is intended or created between Income and merchant or manufacturer of the Voucher or Replacement Item. Neither is the Promotion intended or deemed to be a connection with or use of the brand name of the merchant or manufacturer.

¹Footnote:

- 1) ntuc.co/MyNTUCIncome
- 2) income.sg/MayDay2023
- 3) https://www.income.com.sg/connect-with-us#/personalDetails?utm_source=ntuc-ipj&utm_medium=email&utm_campaign=omnichannel&utm_content=ntucipjmay2023

Information is correct as of 3 May 2023