

**Terms and Conditions  
for Income's Fallin' Apart Cover Contest**

- Participation of the **Income Insurance Limited ("Income") Fallin' Apart Cover Contest ("Contest")** constitutes acceptance of these **terms and conditions ("Terms and Conditions")**.
- The contest will be held from 1 September 2023 till 2359 hours, 15 October 2023.
- To enter into the contest, Contestants ("Contestants", "Contestant") must:
  1. Record their "Fallin' Apart" vocal performance on camera.
  2. Share on Facebook/Instagram/TikTok with the hashtags #IncomePresentsFallinApart #FallinApart and why the song resonates with them. Their social profile must be set to public.
- Contestants must:
  - Be 18 years of age and above, and
  - Join the contest as an individual or as a group.
- Income will, at its sole discretion, pick 3 Contestants as the **Contest winners ("Winners")**. The 3 Winners of the Contest will receive the following cash prizes:
  - Winner: S\$3,000
  - First runner up: S\$1,500
  - Second runner up: S\$500
- Even if the Contestant has submitted multiple entries, he/she can only win once.
- Contestants are solely responsible and liable for their comments made under their name, username, email address and/or their Facebook/Instagram/TikTok profile.
- Income reserves the right to disqualify any Contestant in the event that the Contestant does not meet the eligibility criteria.
- The prizes are non-transferable.
- The Winners of the Contest will be announced on the Income Facebook page or other marketing material as Income deems suitable. A notification direct mail will be sent to the Winners via Facebook by 7 November 2023, and the Winners will be required to acknowledge and reply with his/her full name (as stated in his/her NRIC), email address, mobile number, and bank account for Income to credit the cash prizes to, latest by 15 November 2023, in order to claim the prize. If the Winner does not respond with the information as required by Income set out above by 15 November 2023, the Winner shall be deemed to have forfeited all rights to the prize.



- Income shall only send the notification to the account that posted the winning entry. Income shall only issue the prize based on the details provided by the account holder.
- The only mode of collecting the cash prize is via bank credit to the winners' bank account, which they provide.
- Group Contestants shall be solely responsible on how the prize should be divided among the group members.
- In the event that a Winner is ineligible, disqualified, does not claim the prize, is uncontactable for any reason and/or deemed to have forfeited all rights to the prize, Income at its sole discretion may decide if a replacement Winner should be selected.
- Income may vary these terms and conditions or suspend or terminate the contest without any notice or liability to any Contestant or party.
- Income's decision regarding the award of all prizes, disqualification of any Contestant and/or in every situation including any not covered in these terms and conditions, shall be final and binding on all Contestants of the contest, and no queries, challenges or appeals may be made or entertained regarding Income's decision on the same.
- The Winners and their winning entries may be required to participate in marketing/public relations events tied to the contest to generate awareness/press coverage of the contest. Acceptance of any prize shall constitute consent on the Winner's part to allow the use of his/her name, image, voice and/or likeness, entry by Income for editorial, advertising, promotional, marketing and/or other purposes without further compensation.
- Income shall not be liable to any contestant or any 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 contest or as a result of entering the contest or accepting any prize.
- Income is not responsible for any errors, non-delivery or missing of entries, due to malfunction of computer on-line systems, servers, providers, computer or mobile telephone equipment, software or network failure including any injury or damage to the Contestant's computer or mobile telephone related to or resulting from participation or downloading any materials for the purpose of the contest.
- By opening a Facebook/Instagram/TikTok account and using any services, products or features of Facebook/Instagram/TikTok for the purposes of the contest (including without limitation, uploading any materials onto Facebook/Instagram/TikTok), each Contestant is fully liable and responsible for complying with all terms and conditions as may be imposed by Facebook/Instagram/TikTok, and Income shall not be liable in any way whatsoever for such account and usage. Comments, photos and/or video responses posted to Facebook/Instagram/TikTok page are also subject to the terms of use of Facebook/Instagram/TikTok.
- In the event of any inconsistency between these terms and conditions, marketing or promotional material relating to the contest, these terms and conditions will prevail.



- No joint venture, sponsorship, tie up, agency or any other relationship is intended or created with Facebook/Instagram/TikTok. Neither is the contest intended or deemed to be a connection with or use of the brand name of Facebook/Instagram/TikTok.
- As a Contestant, you agree that the Income Privacy Policy, which you may read at <https://www.income.com.sg/privacy-policy>, forms part of these terms and conditions. The Income Privacy Policy shall apply to all personal data which you have provided to us. You consent to our collection, use, disclosure and processing of your personal data according to the provisions of our Privacy Policy and for the purposes of this contest. If there are any terms and conditions contained in this form which conflict with the provisions in our Privacy Policy, such terms and conditions shall apply over the conflicting provisions in our Privacy Policy.