

## **NTUC Income Insurance Co-operative Limited (“Income”) Promotion**

### **Terms of Offer**

1. Income will be offering the following promotion (“Promotion”) to Seedly Customers (“Customers”):
  - a. \$30 GrabFood voucher (“Promo Code”) will be issued for the first 1,000 users who have booked an appointment pursuant to this Promotion via the url provided in the footnote below<sup>1</sup> (“Booking Form”) and completed a 30-minutes physical/in-person or virtual consultation with an Income Advisor (“Customer”)
2. The Promotion is valid from 15<sup>th</sup> April 2022 to 31<sup>st</sup> May 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 voucher will be sent to the email address that Customers have provided upon sign up via paragraph 1(a) above. The Customer will receive the Promo Code 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) or Employment Pass Holder (EP).
6. Staff, financial consultants, insurance advisers of Income are not eligible to participate in the campaign.
7. Each GrabFood voucher 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 Grab platform to be eligible for the use of the GrabFood voucher.
8. Usage of the GrabFood voucher is subject to the terms and conditions imposed by Grab.
9. The Promotion is not exchangeable for cash or any benefit in kind and is non-transferrable.
10. Income may change the terms in this Terms of Offer 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 GrabFood voucher.
13. Income is not the manufacturer or merchant of the stored value in the Grab voucher 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 voucher and Grab credits.
14. 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 voucher. Neither is the Promotion intended or deemed to be a connection with or use of the brand name of Grab, Grab app, including with the products and services offered by of Grab.

Footnote:

1. Please refer to the URL below:
  - a. <https://www.income.com.sg/sfest2022>

Information is correct as of 12<sup>th</sup> April 2022