

SNACK BY INCOME Health Screening Package \$1000 Critical Illness Coverage Promotion

Terms of Offer

1. NTUC Income Insurance Co-operative Limited (“Income”) is offering the following:
 - i) Complimentary \$1000 SNACK Critical Illness coverage (the “complimentary coverage”) to the applicant, if the applicant (“you”) book and completes a SNACK Health Screening package (“SNACK Health Screening package”) between the period 9 September 2020 to 9 September 2021 (inclusive of both dates)

(collectively the “Promotion”) subject to this Terms of Offer.
2. The Promotion is valid from 9 September 2020 until:
 - i) 08 September 2021 (inclusive of both dates), orwhichever is earlier (the “Promotion Period”).
3. You will be eligible for the complimentary coverage if:
 - i) you have successfully signed up for an account on the SNACK App;
 - ii) you are a Singapore Citizen or Singapore Permanent Resident (PR);
 - iii) you are between 18 – 61 years old (inclusive of both years); and
you have successfully purchased a critical insurance policy available under the SNACK App and have been issued with the policy.
4. The Complimentary coverage is non-exchangeable for cash or benefit in kind.
5. The Promotion is not valid in conjunction with other incentives and promotions offered by Income.
6. Each eligible applicant is only entitled to one complimentary coverage per health screening package under this Promotion.
7. The complimentary coverage will be issued on the first week of the next calendar month of your health screening date.
8. This Terms of Offer does not affect or change any term of the policy contract issued to you. If there is any inconsistency between this Terms of Offer and any term of the policy contract, the term of the policy contract shall prevail.
9. Income reserves the right to change the terms and conditions of this Terms of Offer without any prior notice.
10. Income reserves the right to replace the complimentary coverage with items of similar value (“Replacement Item”) at any time without prior notice.

11. Income shall not be liable to 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 E-Voucher or the Replacement Item (if any).

Important Notes:

- This material shall not constitute an advice of the suitability of the product. You should seek independent advice from a qualified advisor where in doubt. Buying insurance products that are not suitable for you may impact your ability to finance your future insurance needs.
- The relevant policy contracts shall be made available to the applicant via the SNACK App.
- Protected up to specified limits by [SDIC](#).

Information is correct as at 9 September 2020.