

**Sales Management Associate (SMA) Closed-door Session  
Vouchers Redemption  
Terms and Conditions**

1. The Sales Management Associate (SMA) Closed-door session is offering a \$10 Grab Voucher ('E-voucher') to each eligible participant who attends the session for the first time, except for any participant in the following groups:
  - a. Income Staff
  - b. Income Advisors
  - c. Past applicants of the Sales Management Associate (SMA) Programme
  - d. Past attendees of the Sales Management Associate (SMA) webinars/closed-door sessions
2. Each participant is eligible for one E-voucher only.
3. E-Voucher will be sent via email after the session once the participant's eligibility and attendance at the session is verified.
4. The E-voucher is subject to the relevant merchant's terms and conditions.
5. The E-voucher is not negotiable, transferable, exchangeable, or redeemable for cash, credit or any kind, either in part or in full. The E-voucher must be taken as stated and no compensation is payable if a participant is unable to utilize the E-voucher. There shall be no refund or exchange for any partially used or unused E-voucher.
6. Under no circumstances shall Income be liable to any participant or any other persons for any liabilities, losses and damages, claims, costs, and expenses (including any special or consequential damages or losses) in connection with, relating to, or resulting from the use of the E-voucher.
7. Income reserves the right to offer an alternative E-voucher of the same value at any time at its sole discretion without prior notification to the participants.
8. Income is not the manufacturer or merchant of the E-voucher and provides no warranty in respect of the E-voucher. 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 E-voucher.
9. No joint venture, sponsorship, tie up, agency, or any other relationship is intended or created between Income and the manufacturer or merchant of the E-voucher, or any other party or its products. Neither are these Terms and Conditions intended or deemed to be a connection with or use of the brand name of the E-voucher, or any other party or its products.
10. Income reserves the right at any time and from time to time to modify or discontinue, temporarily or permanently, the offer of the E-voucher with or without prior notice. All decisions made by

Income in its sole discretion under these rules shall be final and no discussion, correspondence or appeal will be entertained.

11. The E-voucher cannot be changed once it is redeemed or disbursed.

12. These Terms and Conditions shall be construed and governed by the laws of the Republic of Singapore.