

Income Sales Management Associate Programme Referral Terms and Conditions

1. NTUC Income Insurance Co-operative Limited (“Income”) is offering the following:
 - i) \$2,500 Complimentary Personal Accident Coverage to the referrer and the referee (who must be an existing user of the SNACK BY INCOME online application (“SNACK App”)) of the Income Sales Management Associate Programme webinar, if the referee completes the attendance of the webinar (“Webinar Referral”); and/or
 - ii) \$10,000 additional Complimentary Personal Accident Coverage and \$200 eVouchers from Uniqgift (“E-Voucher”) to the referrer if the referee is successfully hired by Income under the Sales Management Associate Programme (“Successful Hire Referral”)collectively (the “Promotion”) subject to this Promotion terms and conditions.
2. The Promotion is valid from 1 March 2021 until 31 December 2021 (inclusive of both dates) (the “Promotion Period”).
3. The Promotion is not valid for participants who are working for NTUC Income.
4. The Webinar Referral entitles the eligible referrer \$2,500 Complimentary Personal Accident Coverage for each successful attendee referred.
5. The referrer and the referee will be eligible for the Complimentary Personal Accident Coverage if:
 - i) they have successfully signed up for an account on the SNACK App;
 - ii) they are a Singapore Citizen or Singapore Permanent Resident (PR);
 - iii) they are between 18 – 61 years old (inclusive of both years); and
 - iv) they have completed the underwriting and declarations for the SNACK-Accident product and are eligible for the product
6. If the referrer and referee and eligible for the Promotion, they will receive an email from SNACK by Income in the second week of the next month on the steps to redeem the complimentary coverage. The E-Voucher will be sent to the referrer within thirty days from date of onboard of referee.
7. The Promotion is not valid in conjunction with other incentives and promotions offered by Income.
8. Income reserves the right to replace the E-Voucher with items of similar value (“Replacement Item”) at any time without prior notice.
9. The use of the E-voucher or Replacement Item shall be subject to the terms and conditions of the merchant that issued the E-voucher or Replacement Item.

10. The Complimentary Personal Accident and E-Voucher is non-exchangeable for cash or benefit in kind.
11. This Terms and Conditions do not affect or change any term of the policy contract issued to you. If there is any inconsistency between this Terms and Conditions and any term of the policy contract, the term of the policy contract shall prevail.
12. 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).
13. Income is not the manufacturer or merchant of the E-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 for a particular purpose and against infringement of intellectual property rights in respect of the E-Voucher or any Replacement Item.
14. Income reserves the right to change the terms and conditions of this Promotion without any prior notice.

Important Notes:

- This material shall not constitute an advice of the suitability of the insurance product. You can find the usual terms and conditions of the SNACK Policy in the policy contract. All our products are developed to benefit our customers but not all may be suitable for your specific needs. The product may not be suitable for you if you are unsure about which type of product or how much coverage to buy as no financial advice is provided during the purchase process. In such a case, we strongly encourage you to seek advice from a qualified insurance adviser who will be able to advise you on a suitable product. Otherwise, you may end up buying a plan that does not meet your expectations or needs. As a result, you may not be able to afford the premiums or get the insurance protection you want.
- The relevant policy contracts shall be made available to the applicant via the SNACK App.
- These policies are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policies are automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Income or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).
- This advertisement has not been reviewed by the Monetary Authority of Singapore.

Information is correct as of 1 March 2021.