

## Income "Speak to an Income advisor via SAFRA" Promotion

### Terms of Offer

1. Income (Income Insurance Limited) will be offering the following promotion ("Promotion") to the first 1,000 customers ("Customers"):
  - a. \$20 Grab voucher ("Promo Code") will be issued to the Customers who booked an appointment pursuant to this Promotion via any of the URLs provided in the footnote<sup>1</sup> below ("Booking Form") and completed a 30-minutes physical/in-person or virtual consultation with an Income Advisor.
2. The Promotion is valid from 27 December 2022 to 30 June 2023 (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. Customer will be eligible for the Promo Code if the Customer:
  - i) has submitted the Booking Form for the first time during the Promotion Period to connect with an Income advisor and completed the appointment with the Income advisor.
4. Each Customer can only qualify for not more than one promotion related to speaking to an Income advisor, whether with SAFRA or any other merchant, during a 6-month period.
5. Each Promo Code 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 platforms to be eligible for the use of the Promo Code.
6. The Promo Code will be sent to the email address that Customers have provided upon sign up via the Booking Form. The Customer will receive the Promo Code within sixty (60) days from the date of completion of the consultation with an Income Advisor.
7. Usage of the Promo Code is subject to the terms and conditions imposed by Grab.
8. The Promo Code is not exchangeable for cash or any benefit in kind and is non-transferrable.
9. Income may change the Terms and Conditions or suspend or terminate this Promotion without giving notice.
10. Income reserves the right to replace the Promo Code with items of similar value ("Replacement Item") at any time without prior notice.
11. 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 Promo Code.
12. Income is not the merchant or manufacturer of the Promo Code or any Replacement Item, 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 Promo Code or any Replacement Item.
13. No joint venture, sponsorship, tie up, agency or any other relationship is intended or created between Income and merchant or manufacturer of the Promo Code or Replacement Item. Neither is this Promotion intended or deemed to be a connection with or use of the brand name of the merchant or manufacturer.

<sup>1</sup>Footnote:

- 1) [https://www.income.com.sg/connect-with-us#/personalDetails?utm\\_source=safra&utm\\_medium=edm&utm\\_campaign=safrapocdec2022&utm\\_content=safrapocdec2022](https://www.income.com.sg/connect-with-us#/personalDetails?utm_source=safra&utm_medium=edm&utm_campaign=safrapocdec2022&utm_content=safrapocdec2022)

*Information is correct as of 18 January 2023*