

## **“Speak to an Income advisor” via SAFRA**

### **Promotion Terms and Conditions**

All customers who are (a) Singapore Citizens or a Singapore Permanent Residents (PR) or Employment Pass Holders (EP), (b) between 21 and 60 years of age (“Customer”), (c) has successfully booked an appointment through [safra.sg/insurance](https://safra.sg/insurance) (“Appointment Form”) and (d) has successfully completed a financial review via a physical/in-person or virtual consultation with an Income Advisor will receive a \$20 Frasers Experience (“FRx”) Gift Card (“Gift”).

1. By participating in the “Speak to an Income advisor” Promotion (“Promotion”), you also consent to the collection, use and disclosure of your personal data and contact information provided in the Appointment Form by Income and its representatives to contact you via email, phone call and/or phone messages\* on offers and information about products and services (“Marketing and Promotional messages”) offered by Income, and to solicit your feedback through survey.

\*Phone messages include text, picture, video, and audio message that are sent to your telephone number via SMS, MMS, or messaging apps such as WhatsApp, Telegram or WeChat.

Your consent to receive Marketing and Promotional messages is in addition to any previous marketing consent which you may have provided to Income.

All consent in receiving Marketing and Promotional messages shall remain valid until it is withdrawn and notified to Income. You may withdraw your consent at any time by submitting your request at <https://www.income.com.sg/enquiry>. Income will process your request within 10 days, and you will stop receiving Marketing and Promotional messages after 21 days only for the mode(s) of communications indicated in your request. You may refer to Income’s Privacy Policy (<https://www.income.com.sg/privacy-policy>) for more information, including access and correction to personal data and consent withdrawal.

Please note that “you” in the above refers to the Customer.

2. The Promotion is valid from 1 January 2024 to 31 May 2024 (inclusive of both dates) (“Promotion Period”). Customers are eligible for the Gift even if the appointment with the Income Advisor is scheduled after the Promotion Period so long as the Customer has submitted the Appointment Form for the first time during the Promotion Period and goes on to complete the financial review with the Income Advisor.
3. Each Customer can qualify for not more than one Gift, whether as a customer of Income or any other merchant, during a 6- month period.
4. Staff, financial consultants, insurance advisers of Income are not eligible to participate in the Promotion.
5. Each Gift carries its own unique code and can be drawn multiple times until the balance runs out or until expiry of the Gift, whichever is earlier. The utilisation of the Gift requires access to the internet and the Customer will have to access the FRx platforms to be eligible for the use of the Gift.



6. The Gift will be sent by Income to the email address that the Customer has provided upon sign up via the Appointment Form. The Customer will receive the Gift within sixty (60) days from the date of completion of the consultation with an Income Advisor.
7. Usage of the Gift is subject to the terms and conditions imposed by FRx and can be found [here](#).
8. The Gift is not exchangeable for cash or any benefit in kind and is non-transferrable.
9. Income may change these Terms and Conditions or suspend or terminate the Promotion without giving notice.
10. Income shall not be liable to the Customers, 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 Gift.
11. Income is not the merchant or manufacturer of the Gift 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 Gift.
12. No joint venture, sponsorship, tie up, agency or any other relationship is intended or created between Income and merchant or manufacturer of the Gift. Neither is the Promotion intended or deemed to be a connection with or use of the brand name of the merchant or manufacturer.

*Information is correct as of 22 December 2023*