

## SNACK X SAFRA PROMOTION

### Terms and Conditions

1. NTUC Income Insurance Co-operative Limited (“Income”) is offering the following:
  - i) 20% upsized coverage to SAFRA member (“You”) on any insurance policy purchased by you via the SNACK BY INCOME online application (“SNACK App”), (the “20% Upsized Coverage”); and
  - ii) \$5000 complimentary SNACK-Accident coverage to you if you successfully link any lifestyle trigger to the SNACK-Accident policy via the SNACK App (the “\$5000 Complimentary Accident Coverage”),  
  
subject to this Terms and Conditions (collectively the “Promotion”).
2. The Promotion is valid from 18 September 2020 until 17 March 2021 (inclusive of both dates) (the “Promotion Period”).
3. Income reserves the right to extend the above Promotion Period at any time without assigning any reason.
4. You will be eligible for the 20% Upsized Coverage if:
  - i) you are a Singapore Citizen or Singapore Permanent Resident (PR);
  - ii) you are between 18 – 61 years old (inclusive of both years);
  - iii) you have signed up for an account on the SNACK App;
  - iv) you have successfully registered as a member on SNACK+;
  - v) your SNACK+ membership remains valid and has not been terminated; and
  - vi) you have successfully purchased any insurance policy available under the SNACK App and the policy is issued to you during the Promotion Period.
5. You will be eligible for the \$5000 Complimentary Accident Coverage if:
  - i) you are a Singapore Citizen or Singapore Permanent Resident (PR);
  - ii) you are between 18 – 61 years old (inclusive of both years);
  - iii) you have signed up for an account on the SNACK App;
  - iv) you have successfully registered as a member on SNACK+;
  - v) your SNACK+ membership remains valid and has not been terminated;
  - vi) successfully linked a lifestyle trigger to the SNACK-Accident policy within the Promotion Period.
6. You shall only be entitled to a maximum of \$5000 Complimentary Accident Coverage under this Promotion during the Promotion Period, regardless of the number of policies issued to you.
7. If you are eligible for the \$5000 Complimentary Accident Coverage under the Promotion, you will receive the \$5000 Complimentary Accident Coverage by the first week of next month.
8. If you are eligible for the 20% Upsized Coverage, you will receive the 20% Upsized Coverage on the relevant insurance policy purchased by you through the SNACK App upon issuance of the policy during the Promotion Period.

9. The 20% Upsized Coverage and \$5000 Complimentary Accident Coverage are non-exchangeable for cash or benefit in kind.
10. This Promotion is not valid in conjunction with other incentives and promotions offered by Income.
11. This Terms and Conditions does 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.
10. 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 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 16 September 2020.