

“Speak to an Income Insurance advisor via SAFRA”

Promotion Terms and Conditions

Income Insurance Limited (“**Income Insurance**”) is offering the following gift subject to these terms and conditions (“**Terms and Conditions**”).

1. A person shall be eligible to receive \$20 Grab E-voucher (“**Gift**”) if he or she meets all the following requirements:
 - 1.1 is a SAFRA member, referred to herein as “Customer”;
 - 1.2 is a Singapore Citizen, a Singapore Permanent Resident or Employment Pass Holder;
 - 1.3 is between 21 and 60 years of age;
 - 1.4 has successfully booked an appointment through the SAFRA website (<http://www.safra.sg/insurance>) (“**Appointment Form**”) within the Promotion Period (herein defined); and
 - 1.5 has successfully completed a financial review via a physical/in-person or virtual consultation with an Income Insurance Advisor.
2. The Promotion is valid from **1 January 2025 to 31 December 2025** (inclusive of both dates) (“**Promotion Period**”). Customers are eligible for the Gift even if the appointment with the Income Insurance Advisor is scheduled after the Promotion Period so long as the Customer has submitted the Appointment Form during the Promotion Period and goes on to complete the financial review with the Income Insurance advisor.
3. Each Customer who is eligible to enjoy the Promotion is entitled to the Gift only once under this Promotion. Customers who received any gifts or rewards for booking and attending an appointment with an Income Insurance Advisor, whether through SAFRA or any other merchant of Income Insurance and whether pursuant to this Promotion or otherwise, within a 6-month period (before the date of the financial review) are also not eligible for this Promotion.
4. Staff, financial consultants, and insurance advisers of Income Insurance are not eligible to participate in the Promotion.
5. Each Gift includes a voucher code to be redeemed online. The utilisation of the Gift requires access to the internet.
6. The Gift will be sent by Income Insurance to the email address or phone number (via SMS) that the Customer had 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 financial review with an Income Insurance Advisor.
7. Income Insurance reserves the right to replace the Gift with item(s) of similar value (“**Replacement Item(s)**”).

8. Usage of the Gift is subject to the terms and conditions imposed by Grab found at <https://help.grab.com/passenger/en-sg/900000403366-Learn-about-GrabGifts>. Usage of Replacement Item(s), if applicable, shall be subject to the terms and conditions imposed by the merchant or manufacturer of the Replacement Item(s).
9. The Gift is not exchangeable for cash or any benefits in kind and is non-transferrable.
10. Under no circumstances shall Income Insurance 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 (including any special or consequential damages or losses) directly or indirectly in connection with, related to or resulting from the Promotion and/or use of the Gift and Replacement Item(s).
11. Income Insurance is not the merchant or manufacturer of the Gift and Replacement Item(s) and provides no warranty in respect of the same. Income Insurance makes no warranties and shall not be responsible for all warranties, expressed or implied, including implied warranties of merchantability, and fitness for a particular purpose and infringement of intellectual property rights in respect of the Gift and Replacement Item(s).
12. No joint venture, sponsorship, tie up, agency or any other relationship is intended or created between Income Insurance and merchant or manufacturer of the Gift and Replacement Item(s). Neither is the Promotion intended or deemed to be a connection with or use of the brand name of the merchant or manufacturer of the Gift and Replacement Item(s).
13. Income Insurance reserves the right to vary/amend these Terms and Conditions or suspend or terminate the Promotion at any time without giving prior notice to Customers.
14. Income Insurance's decision on all matter relating to this Promotion (including the issuance of the Gift and Replacement Item(s)) shall be final, conclusive and binding. No appeals will be entertained.

Information is correct as of 1 September 2025