TRIBE BY INCOME Promotion for SASSY GROUP SINGAPORE PTE. LTD.

Terms of Offer

- 1) NTUC Income Insurance Co-operative Limited ("Income") is offering the following ("Promotion"):
 - i. Free 6 months of subscription on S-sized Child Pack ("TRIBE Pack") on the TRIBE Website. This is valid for 6 months upon the first policy issuance date.
 - ii. The Promotion is valid for the first 1,000 insured who are new to TRIBE, and successfully redeemed the Promotion code on the TRIBE Website.
- 2) The Promotion is valid from 1 March 2021 to 31 March 2021 (inclusive of both dates). The free 6 months subscription starts from the redemption date.
- 3) To be eligible for the Promotion
 - The insured proposed by the subscriber to be covered under a TRIBE Pack must not already be insured under any other TRIBE Pack;
 - The subscriber and the insured must be Singaporean Citizen or Singapore Permanent Resident (PR);
- 4) "SassyMama" must be selected at the sign-up page to be entitled to the Promotion. The subscriber shall ensure that the Promotion code appears and is accepted at the "Review page". There will be no refund if there is no Promotion code when purchase is done.
- 5) The subscriber authorises Income to charge subsequent full subscription fees automatically each month after the free 6 months of subscription expires until the subscriber cancels the TRIBE subscription. The subscriber can cancel his/her TRIBE subscription at any time without any penalty by sending an email to hello.tribe@income.com.sg.
- 6) The Promotion is non-exchangeable for cash and non-transferrable.
- 7) The Promotion is not applicable with other promotions, vouchers, rebates or privileges applicable to the subscription.
- 8) Income may change these terms or suspend / terminate the Promotion without giving notice.
- 9) Income will have the final decision on all matters regarding the Promotion. No appeal will be entertained.

The precise terms, conditions and exclusions of these plans are specified in their respective policy contracts. All our products are developed to benefit our customers but not all may be suitable for your specific needs. This plan may not be suitable for you if you are unsure about which type of plan 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. If you find that this plan is not suitable after purchasing it, you may terminate it within the free-look period, and obtain a refund of premium paid. We may recover from you any expense incurred in underwriting this plan. This plan does not have any cash value.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is 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 26 February 2021