

Income x BetterHealth Programme Terms and Conditions

1. Programme validity period

This Income x Betterhealth Programme (“Programme”) is valid from 01 January 2023 to 31 December 2023, both dates inclusive.

2. User’s eligibility

This Programme is available to the following persons as a “User”:

- i. Income Customers
- ii. Income Employees
- iii. Income Advisors

A User is allowed to add 3 generations to their family tree on the Income x BetterHealth. For example, a User can add his spouse, parents (including parent in-law), children and siblings. Family members who have been added to the family tree can also make use of the Programme benefits, and deemed as as User of the Programme.

3. The BetterHealth x Income Programme (“Programme”)

The Programme comprises of 2 key benefits:

- i. General Practitioner (“GP”) Consultations administered by MHC group of companies (“MHC”)
- ii. Complimentary 6 months Personal Accident cover administered by Income

Key Benefits	Details
1. GP Consultations	<ul style="list-style-type: none"> a. Telemedicine <ul style="list-style-type: none"> - Telemedicine consultation is a 24-hours service provided via the BetterHealth App by MHC. During the Programme validity period, the telemedicine consultation is a flat fee of \$10, excluding GST, is borne by the User. - Cost of medication (including any other products or services offered or provided by the GP) and delivery charge are borne by the User. b. Panel clinic <ul style="list-style-type: none"> - Consultation charge at a flat fee of \$12, excluding GST, is borne by the User*. *For GST-registered clinics, consultation charge borne by the User shall be a flat fee of \$12.96 - Cost of medication (including any other products or services offered or provided by the GP) is borne by the User.
2. Complimentary 6 months Personal Accident cover	<ul style="list-style-type: none"> • Eligibility The User must: <ul style="list-style-type: none"> - hold a valid Singapore identification document such as a Singapore National Registration Identification Card (NRIC), Employment Pass, Work Permit, Long Term Visit Pass or Student Pass; - be living or working in Singapore; - be between 60 days old and 65 years old; - sign up through the BetterHealth App.

	<ul style="list-style-type: none"> • Coverage <ul style="list-style-type: none"> - Upon successful enrolment, the User will enjoy the following benefits subject to the policy conditions found here. <table border="1" style="margin: 10px auto;"> <thead> <tr> <th style="text-align: center;">Benefits</th> <th style="text-align: center;">Maximum benefit (S\$) per insured person</th> </tr> </thead> <tbody> <tr> <td>Accidental Death (including death due to dengue fever)</td> <td style="text-align: center;">\$25,000</td> </tr> <tr> <td>Permanent Disability</td> <td style="text-align: center;">\$25,000</td> </tr> </tbody> </table> <ul style="list-style-type: none"> • The complimentary Personal Accident coverage is a one-time coverage activated once the User has received a coverage confirmation email from Income. At any point in time should the User become an Income policyholder, the period of the complimentary Personal Accident coverage remains unchanged. • This is for general information only. The User can find the usual terms, conditions and exclusions of this plan at www.income.com.sg/complimentary-pa-policy-conditions.pdf. • Income reserves the right to reject any application for the Complimentary 6 months Personal Accident Coverage. • The complimentary Personal Accident coverage is offered to the first eligible 10,000 Users. • 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 web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg). 	Benefits	Maximum benefit (S\$) per insured person	Accidental Death (including death due to dengue fever)	\$25,000	Permanent Disability	\$25,000
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The use of the Programme benefits is subject to the User's agreement to Income x BetterHealth App's Term of Use and Privacy Policy.

4. Marketing consent

The User consents to MHC and Income, their affiliates, appointed third party service providers, business partners and Income's respective representatives, agents, insurance intermediaries and NTUC group of social enterprises ("NTUC Group") collecting, using and disclosing the User's personal data (including where relevant, any update that the User has given to MHC or Income and in the User's existing customers records with Income) for the purposes of providing marketing and promotional information relating to products and services offered and/or distributed by MHC, Income, our affiliates, business partners and NTUC Group via call, text messages/SMS, postal mail, email, and/or social media/instant messaging account(s).

The consent provided by the User is (a) independent of any policy application/status with Income; and (b) in addition to and does not supersede any consent which the User may have provided previously in respect of the above purposes, unless the User's consent is withdrawn and notified to MHC.

5. Withdrawal of marketing consent

The User may withdraw the User's consent given here by contacting:

- i. Income Contact Centre at 6788 1777, or by email consentwithdrawal@income.com.sg
- ii. MHC via dpo@mhcasia.com.

By submitting the opt-out request, the User will no longer be receiving marketing messages from Income on the indicated communication mode(s) that the User have requested for consent withdrawal. The User may continue to receive the mentioned message within the next 30 working days while Income processes your request.

6. Disclaimer

MHC is a separate legal entity from Income and Income disclaims any liability for any acts or omissions of MHC and its related parties in relation to the Programme and all services and goods provided by MHC and its related parties that may arise from a User's participation in the Programme. Income has no control or responsibility over any of MHC's services, goods, advice, prescription or products that may be provided, dispensed or delivered to Users of the Programme.

7. Income and MHC shall not be liable to any User, 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 this Programme.
8. Income reserves the right to change the terms and conditions of this Programme without any prior notice.
9. This Programme does not affect or change any terms of the Income policies held by the Income Policyholder applying for this Programme.

Information is correct as of 28 December 2022.