TRIBE BY INCOME Promotion for Anywheel

Terms of Offer

1. NTUC Income Insurance Co-operative Limited ("Income") is offering the following ("Promotion"):

i) a complimentary 3 months subscription of the Recovery Pack ("TRIBE Pack") on the TRIBE Web App and 1 x \$30 Fairprice voucher if you are the first 10,000 customers who successfully purchased an Anywheel Season Pass under this Promotion, and keyed in a valid unique promotion code on the TRIBE Web App. This Tribe Pack is valid for 3 months from the date you successfully redeemed your first policy under the TRIBE Pack; and

ii) a complimentary 30-days Anywheel Season Pass issued by Anywheel on Anywheel App if you successfully redeemed the TRIBE Pack on the TRIBE Website. The Anywheel Season Pass will be issued by Anywheel to you. For avoidance of doubt, Income shall not be responsible for the administration or processing of the Anywheel Season Pass by Anywheel including any delay in the issuance of the Anywheel Season Pass; and

2. The Promotion is valid from 1st September 2021 to 31st January 2022 (inclusive of both dates).

3. To be eligible for the Promotion - The insured named by you under your TRIBE Pack must not already be insured under a TRIBE Pack - You hold a Singapore identification document such as a Singapore National Registration Identification Card, Employment Pass, Work Permit, Long Term Visit Pass or Student Pass. - You are aged between 18 to 61 years - You have purchased an Anywheel Season Pass between 1st September 2021 and 31st January 2022 - You have keyed in a valid unique promotion code on the TRIBE Web App during the validity period of your Anywheel Season Pass set out on your Anywheel Season Pass.

4. Promotion code must be entered and accepted during the "Review page" under "TRIBE Pack Promo" section in the TRIBE Web App in order to be eligible for the promotion for a TRIBE Pack. The Promotion code is case-sensitive. There will be no refund if the Promotion code is not entered and purchase is completed.

5. Upon expiry of the complimentary 3 months of subscription of your TRIBE Pack we will charge you premium for the TRIBE Pack based on the rate as set out in your policy contract until you cancel your TRIBE Pack subscription. You can cancel your TRIBE Pack subscription at any time without any penalty by sending an email to hello.tribe@income.com.sg notifying us your intent to cancel your TRIBE Pack subscription.

6. The Promotion is non-exchangeable for cash and non-transferrable.

7. The Promotion is not valid in conjunction with other promotions, vouchers, rebates or privileges applicable to the Policy.

8. This Terms of Offer does not affect or change any term of the policy contract issued to you. If there is any inconsistency between this Terms of Offer and any term of the policy contract, the term of the policy contract shall prevail.

9. Income may change these terms or suspend / terminate the Promotion without giving notice.

10. 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 <u>www.sdic.org.sg</u>).

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Information is correct as of 15 November 2021