SNACK BY INCOME Promotions for Lalamove Driver Partner(s)

Terms of Offer

- 1. NTUC Income Insurance Co-operative Limited ("Income") is offering the following:
 - \$1000 complimentary accident coverage for the SNACK-Accident policy available on the SNACK App to any eligible applicant who have successfully purchased their SNACK-Accident policy and have been issued with the SNACK-Accident policy (the "\$1000 Complimentary Accident Coverage") with the promo code "LALA1000";
 - ii) 5% upsized coverage for a period of 1 calendar month for all products available on SNACK BY INCOME mobile application ("SNACK App"); and

(collectively the "Promotion") and subject to this Terms of Offer.

- 2. The Promotion is valid from 1 August to 30 September 2020 (inclusive of both dates) (the "Promotion Period").
- 3. The 5% Upsized Coverage is valid for 1 calendar month upon the first policy issued. Income reserves the right to extend the above dates at any time without assigning any reason.
- 4. You will be eligible for the "\$1000 Complimentary Accident Coverage" and "1 Month 5% Upsize coverage" if:
 - i) you are not an existing user of SNACK
 - ii) you are a registered Lalamove driver-partner(s);
 - iii) you are a Singapore Citizen or Singapore Permanent Resident (PR);
 - iv) you are between 18 61 years old (inclusive of both years);
 - v) you have signed up for an account on the SNACK App;
 - vi) you have successfully purchased Accident insurance policy available under the SNACK App and have been issued with the policy.
- 5. The \$1000 complimentary accident coverage or 5% Upsized Coverage offered are non-exchangeable for cash or benefit in kind.
- 6. The Offer is not valid in conjunction with other incentives and promotions offered by Income.
- 7. 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.
- 8. Income reserves the right to change the terms and conditions of this Terms of Offer 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 <u>SDIC</u>.

Information is correct as at 20 July 2020.