

## Protection made yours

### Terms & conditions

1. Income Insurance Limited (“**Income**”) is offering the following promotion(s) subject to these Terms and Conditions (the “**Promotion**”):
  - 1.1 20% off first-year insurance premium for the Qualifying Policies (as defined below).
2. A customer shall be eligible to enjoy the Promotion with the purchase of any of the following policies.
  - 2.1 Enhanced IncomeShield Basic
  - 2.2 Enhanced IncomeShield Basic – PR
  - 2.3 Enhanced IncomeShield Advantage
  - 2.4 Enhanced IncomeShield Preferred
  - 2.5 IncomeShield Standard Plan(collectively the “**Qualifying Policies**”, and each a “**Qualifying Policy**”).
3. This Promotion is only applicable to new Qualifying Policy sign-ups for Singaporeans and PRs, and will not apply to any rider.
4. Applications for Qualifying Policies must be submitted to Income from 1 August 2023 to 31 December 2023 (both dates inclusive) (the “**Promotion Period**”), and if such applications are approved by Income, the policies must be issued no later than 29 February 2024 for the customer to be eligible to enjoy the Promotion.
5. A customer may not enjoy this Promotion in conjunction with any other promotion and/or incentive offered by Income.
6. The Promotion does not affect or change any term, condition, and exclusion of the policy contract of the Qualifying Policies issued. The precise terms, conditions and exclusions of the Qualifying Policies are specified in their respective policy contracts.
7. A customer who is eligible to enjoy the Promotion is entitled to a one-time 20% discount on first-year premium for the Qualifying Policy. For avoidance of doubt, a customer with any existing Enhanced IncomeShield plan or IncomeShield Standard plan, whether before or during the Promotion Period and whether with any eligibility to enjoy the Promotion, who subsequently increases their sum assured and/or premium amount, tops-up, or applies for riders during the Promotion Period will not be eligible to enjoy this Promotion as a result of such increase(s) in sum assured and/or premium amount, top-ups, or applications for riders.
8. Under no circumstances shall Income be liable to any customer or party, whether in contract, tort (including negligence) or otherwise, for any liabilities, losses, damages, claims, costs and expenses (including any special or consequential damages or losses) in connection with, related to or resulting from the Promotion.
9. Income reserves the right to vary/amend the terms and conditions of this Promotion at any time without prior notice to customers.
10. Income’s decision on all matters relating to this Promotion shall be final, conclusive and binding. No appeals will be entertained.