NTUC Income Motor Insurance Promotion - \$100 NTUC Fairprice Voucher Terms and Conditions

- NTUC Income is offering a NTUC Fairprice voucher worth \$100.00 ("Promotional Gift") to new applicants (except for NTUC Income fleet and motor trade policyholders) ("eligible individuals") who successfully purchase a new Drivo Classic, Drivo Premium or Drivo Prestige Plan ("Qualifying Policies) with NTUC Income via an authorised representative of NTUC Income or the Motor Insurance product hotline 6789 9595.
 - a. Each new applicant shall receive a Promotional Gift only while stocks last.
 - b. To be eligible for the Promotional Gift, the applicant will have to apply through an authorised representative of NTUC Income or call the Motor Insurance product hotline number within one month from the date of the letter issued by NTUC Income notifying the applicant of this promotion and quote a valid promo code "PM2015".
 - c. You are not eligible for this promotion if you cancel any existing NTUC Income's Motor Insurance Plan and purchase another policy for the same car. However, if you purchase another policy to insure another car, you will be eligible for this promotion.
 - d. Each new applicant is entitled to a Promotional Gift for each Qualifying Policy purchased. The Promotional Gift will be mailed to the policyholders of the Qualifying Policies within two months from the date of purchase of the Qualifying Policies at their addresses registered with NTUC Income during the application for the policies.
- 2. The Promotional Gift is not exchangeable for cash or any benefit in kind.
- 3. NTUC Income reserves the right to replace the Promotional Gift with items of similar value ("Replacement Item") at any time without prior notice.
- 4. NTUC Income shall not be liable to any new applicant or any party, 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 the use of the Promotional Gift or the Replacement Item (if any).
- 5. NTUC Income is not the manufacturer or merchant of the Promotional Gift or any Replacement Item, and provides no warranty in respect of it. NTUC Income shall not be responsible for all warranties, expressed or implied, including implied warranties of merchantability, and fitness for a particular purpose and against infringement of intellectual property rights in respect of the Promotional Gift or any Replacement Item.
- 6. No joint venture, sponsorship, tie up, agency or any other relationship is intended or created between NTUC Income and the manufacturer or merchant of the Promotional Gift or any Replacement Item. Neither is this promotion intended or deemed to be a connection with or use of the brand name of the Promotional Gift or any Replacement Item.
- 7. This promotion is applicable to Singaporeans, Permanent Residents of Singapore and holders of a valid Singapore employment pass, work permit pass, long term visit pass and student pass.
- 8. NTUC Income reserves the right to change the terms and conditions of this promotion without any prior notice.

IMPORTANT NOTES

You can find the usual terms and conditions of Drivo Classic and Drivo Premium plans at www.income.com.sg/forms/insDocument/Motor-Pcar.pdf, Drivo Prestige plan at www.income.com.sg/forms/insDocument/Motor-PcarPrestige.pdf.

These policies are 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 NTUC Income or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

Information is correct as of 1 September 2015