

Family Personal Accident Insurance Promotion Terms and Conditions

1. Income Insurance Limited (“Income”) is offering a 2-month complimentary subscription of the Family Personal Accident Insurance underwritten and issued by Income (the “Complimentary Subscription”) to the first 10,000 applicants who successfully purchased the Family Personal Accident Insurance underwritten and issued by Income (the “Qualifying Policy”) via the mobile application of Trust Bank Singapore Limited (“Trust Bank”) subject to this promotion terms and conditions (the “Promotion”).
2. The Promotion is valid from 1 April 2023 until:
 - i. 10,000 Qualifying Policies have been issued under this Promotion; or
 - ii. 31 December 2023,whichever is earlier (the “Promotion Period”).
3. To be eligible for the Complimentary Subscription:
 - a. You must hold a Singapore National Registration Identification Card (NRIC), Employment Pass (EP), Work Permit (WP), Long Term Visit Pass (LTVP) or Student Pass;
 - b. You must be a cardholder of a Trust credit card;
 - c. You are between 18 years old and 61 years old; and
 - d. You have successfully purchased the Qualifying Policy with your Trust credit card within the Promotion Period.
4. There will be no refund once the premium for the Qualifying Policy has been paid.
5. By signing up for the Qualifying Policy, you authorise Income to charge you the premium for the Qualifying Policy accordingly and automatically each month after the Complimentary Subscription expires or until the Qualifying Policy is cancelled, whichever is earlier. You can cancel your Qualifying Policy at any time through the TRIBE by Income website.
6. The Complimentary Subscription is non-exchangeable for cash or any benefit in kind and is non-transferrable.
7. The Promotion is not valid in conjunction with other promotions, vouchers, rebates, or privileges, incentives offered by Income.
8. The decision of Income on all matters relating to the Promotion is final, conclusive and binding on all applicants and no correspondences will be entertained. In the event of any inconsistency between these promotion terms and conditions and the contents of any brochure, marketing or promotional material relating to the Promotion, these promotion terms and conditions shall prevail.
9. Income reserves the right to terminate or suspend the Promotion and/or add to, delete, change or vary these promotion terms and conditions at any time or from time to time without notice.

10. Income shall not be responsible for any loss or damage to any person in connection with the Promotion howsoever arising, including any error in computing chances, any breakdown or malfunction in any computer system or equipment, and any notice which is misdirected or lost in the post.
11. These promotion terms and conditions shall be governed by the laws of Singapore and the participants in this Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a party to the agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these promotion terms and conditions.