

These are our Terms and Conditions for the Income Insurance Drivo and eDrivo Discount Promotion (the Promotion)

1. All Trust Cardholders who successfully purchase any one of the following Income Insurance Limited policies (each a Qualifying Policy) after any discounts offered by Income through the Trust app or website from 1 November 2025 to 30 November 2025 (inclusive) (the Promotion Period) with Trust card will receive:
 - a. An additional 10% discount off premiums for the following Qualifying Policy and plan types:
 - i. Drivo Premium[#], and
 - ii. eDrivo Premium[#]
 - b. An additional 5% discount off premiums for the following Qualifying Policy and plan types:
 - i. Drivo Classic[#],
 - ii. Drivo Advantage[#], and
 - iii. eDrivo Advantage[#]

[#]The discount is not applicable on premiums for optional benefits.

2. The discount is in addition to any existing promotions offered by Income except where otherwise stated, and applicable before any discounts offered by Income.
3. To qualify for this Promotion:
 - a. New policy applications must be submitted through the Trust app or website during the Promotion Period.
The Advisor Code/SP Code must remain unchanged at 662774.
 - b. Premium payment must be successfully received by Income during the Promotion Period.
4. The Policyholder and the insured persons are not eligible for this Promotion if they cancel any existing policy and purchase the same Qualifying Policy for the same period of insurance.
5. Refund of premium from the cancellation of the Qualifying Policy is subject to Income's Insurance policy's terms and conditions specified in their respective policy contracts.
6. This Promotion is only 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.
7. Income reserves the right to terminate or suspend this Promotion and/or add to, delete, vary or change the terms and conditions of this Promotion without any prior notice.
8. The decision of Income on all matters relating to this Promotion is final, conclusive and binding on all applicants and no correspondences will be entertained.
9. Income shall not be responsible for any loss or damage to any person in connection with the Promotion howsoever arising.
10. Trust's General Terms and Conditions also apply to this Promotion. They are available on Trust's app or website.

**Important Notes**

The Qualifying Policy is underwritten and issued by Income.

The policy terms and conditions of the Qualifying Policy can be found under 'Your policy toolkit' on Income's page.

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 Income or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as of 1 November 2025.