

TravelShiok Promotion Terms and Conditions

1. Income Insurance Limited (“**Income Insurance**”) is offering the following promotion(s) (the “**Promotion**”) subject to these Terms and Conditions:

The Promotion is a discount for new application of the Qualifying Policies (as defined below) submitted via Trust app or website. The Promotion discount may vary, please refer to the Trust app for the prevailing discount.

2. A customer shall be eligible to enjoy the Promotion with the purchase of any TravelShiok Standard Essential Per-trip or Yearly plan, Standard Advantage Per-trip or Yearly plan, and Standard Ultimate Per-trip or Yearly plan (collectively “**Qualifying Policies**” and each a “**Qualifying Policy**”).
3. Applications for Qualifying Policies must be submitted to Income Insurance from 15 August 2024 to 31 December 2025, both dates inclusive (the “**Promotion Period**”), and premium payment must be successfully received by Income Insurance during the Promotion Period for the customer to be eligible to enjoy the Promotion.
4. A customer may not enjoy this Promotion in conjunction with any other promotion and/or incentive offered by Income Insurance.
5. 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.
6. An administrative charge of \$10.90 (inclusive of 9% GST) will apply to any endorsement (what we consider a change) made to any Qualifying Policies issued under this Promotion. This administrative charge is in addition to any extra premiums which you will have to pay for making changes to the Qualifying Policies such as extending the period of insurance or adding a new insured person.
7. An administrative charge of \$10.90 (inclusive of 9% GST) will also apply for cancellation of any Qualifying Policies issued under this Promotion. This administrative charge includes the prevailing administrative charge stated in the policy conditions of the relevant Qualifying Policy for cancellation of policy. There is no premium refund for Qualifying Policies which are cancelled after the start date of the relevant Qualifying Policy.

8. A customer and the insured persons are not eligible for this Promotion if the customer cancels any existing TravelShiok policy and purchases the Qualifying Policies for the same trip duration and destination.
9. Under no circumstances shall Income Insurance 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.
10. Income Insurance reserves the right to vary/amend the terms and conditions of this Promotion at any time without prior notice to customers.
11. Income Insurance's decision on all matters relating to this Promotion shall be final, conclusive and binding. No appeals will be entertained.
12. The Promotion is not exchangeable for cash or any benefit in kind.

These Qualifying Policies are underwritten and issued by Income Insurance.

The precise terms, conditions and exclusions of the Qualifying Policies can be found at <https://trustbank.sg/insurance/travel-insurance/>.

All of Income Insurance's products are developed to benefit their customers but not all their products may be suitable for your specific needs. If you are unsure if a product is suitable for you, Income Insurance strongly encourages you to speak to a qualified Income Insurance advisor. Otherwise, you may end up purchasing a product that does not meet your expectations or needs. As a result, you may not be able to afford the premiums or get the insurance protection you seek.

This policy is 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)

Trust Bank's General Terms and Conditions apply. Find it in your Trust App at Profile > Legal > General Terms and Conditions.

The Terms and Conditions of the Promotion were published on 15 August 2024.

Apple AirTag TravelShiok Promotion (this "Promotion") Terms and Conditions

- a. All Trust Credit/Debit Cardmembers who successfully purchased any of the following Income Insurance Limited's ("Income") TravelShiok policies (i) Standard and PreX Essential Yearly plan; (ii) Standard and PreX Advantage Yearly plan; and/or (iii) Standard and PreX Ultimate Yearly plan (each a "Qualifying Policy" and collectively the "Qualifying Policies") through the Trust app or website for the period from 15 August 2024 to 31 October 2024 (both dates inclusive) (the "Promotion Period") will be eligible to receive an Apple AirTag ("Gift") for each Qualifying Policy purchased subject to these terms and conditions in addition to any existing Yearly Travel Insurance promotions offered by Income ("Existing Discount"). The Existing Discount may vary according to the prevailing discount rate. For more information regarding the discount rates, please refer to Trust app for the latest promotion discount.
- b. To be eligible to receive the Gift:
 - i. New policy applications must be submitted through the Trust app or website during the Promotion Period;
 - ii. Premium payment must be successfully received by Income during the Promotion Period.
- c. Eligible customer will receive a coupon in their Trust app under Rewards within sixty (60) days from the date of submission of the Qualifying Policy. The coupon will contain details of the participating locations to collect the Gift.
- d. The Gift is limited to the first 200 valid redemptions during the Promotion Period. Trust shall decide on the eligibility of the redemptions in its sole discretion and its decision is final.
- e. All of Income's Travel Insurance Standard Per-trip plans and PreX Per-trip plans are not eligible for this Promotion.
- f. An administrative charge of \$10 (subject to the prevailing GST, i.e., \$10.90 @ 9% GST from year 2024) will apply to any endorsement (what we consider a change) made to any Qualifying Policies issued under this Promotion. This administrative charge is in addition to any extra premiums which you will have to pay for any changes to the Qualifying Policies such as extending the period of insurance or adding a new insured person.
- g. An administrative charge of \$10 (subject to the prevailing GST, i.e., \$10.90 @ 9% GST from year 2024) will also apply for the cancellation of any Qualifying Policies issued under this Promotion. This administrative charge includes the prevailing administrative charge stated in the policy conditions for

cancellation of policy. There is no premium refund for Qualifying Policies which are cancelled after the start date of the policy.

- h. An additional charge of \$50 will apply for the cancellation of any Qualifying Policies issued under this Promotion if you have redeemed the Gift. The charge will be deducted from your Trust Credit Card or Trust Savings Account.
- i. 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.
- j. The Gift is not exchangeable for cash or any benefit in kind.
- k. No joint venture, sponsorship, tie up, agency or any other relationship is intended or created between Income and Trust Bank pursuant to this Promotion. Neither is this Promotion intended or deemed to be a connection with or use of the brand name of any party or its products/services.

IMPORTANT NOTES

These Qualifying Policies are underwritten and issued by Income Insurance.

The precise terms, conditions and exclusions of the Qualifying Policies can be found at <https://trustbank.sg/insurance/travel-insurance/>.

All of Income Insurance's products are developed to benefit their customers but not all their products may be suitable for your specific needs. If you are unsure if a product is suitable for you, Income Insurance strongly encourages you to speak to a qualified Income Insurance advisor. Otherwise, you may end up purchasing a product that does not meet your expectations or needs. As a result, you may not be able to afford the premiums or get the insurance protection you seek.

This policy is 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)

Trust Bank's General Terms and Conditions apply. Find it in your Trust App at Profile > Legal > General Terms and Conditions.

Information is correct as of 15 August 2024.