

Terms and Conditions

NTUC Good Start Bundle

Each set of parent/s and baby (**“Recipients”**) receiving the National Trades Union Congress (NTUC) Good Start Bundle (**“NTUC gift pack”**) agree to be bound by these Terms and Conditions.

1. Eligibility

- i. The NTUC gift pack is made available to families with Singaporean citizen babies born on 1 Jan 2016 and up to and including 31 Dec 2019.

2. The NTUC gift pack will consist of the following:

- i. Complimentary one-year health insurance coverage for your newborn for Enhanced IncomeShield or IncomeShield Standard Plan (excluding MediShield Life premium) from NTUC Income if your baby is born on 1 Jan 2016 and up to and including 31 Dec 2019 and is a Singapore Citizen. This promotion is available to new or existing customers who have successfully signed up or renewed his/her child’s Enhanced IncomeShield or IncomeShield Standard Plan during the promotion period i.e. from 20 April 2017 to 31 December 2021 (inclusive of both dates). Other terms and conditions apply. Please refer to terms and conditions below.
- ii. Early Experiences Matter: Parent-Child Activity Book worth \$15, developed and produced by NTUC First Campus.
- iii. FairPrice FairMily Kit (worth up to \$100) comprising milk powder (for children above 6 months old), baby-related products, daily grocery essentials, as well as a special promotion for purchases on FairPrice Online. Redemption cards will be mailed to recipients’ home address. Redemption priority will be given to recipients with babies born in the first half of 2016. For recipients with children under the age of 6 months, redemption card will be sent only after your newborn baby reaches 6 months of age. The original redemption card and proof of your baby’s birth date (birth certificate or copy are acceptable) are required for redemption. Each card is redeemable for one kit only. NTUC FairPrice reserves the right to replace any item with another item of similar or lesser value. All items are non-exchangeable for cash or other products and are non-returnable. In the event of any dispute, NTUC FairPrice’s decision shall be final and conclusive.
- iv. Future goodies will be communicated to recipients via email. The eligibility of future goodies may vary depending on the nature of the product or service and will be indicated upon roll-out.

3. By accepting the full NTUC gift pack, the recipients consent to provide, on an opt-in basis, their personal information including names, NRIC numbers, mailing address, email addresses and contact numbers of both parents, so that NTUC, NTUC Social

Enterprises and NTUC Club can contact the recipients at a later date on the delivery of other gifts that will be given as part of the NTUC gift pack as well as to send marketing or promotional materials on their respective products, and related services, programmes and events, via telephone calls, text messages, mails, or emails.

4. NTUC, NTUC Social Enterprises and NTUC Club may also use the information furnished to carry out any verification, promotional or marketing activities which NTUC, NTUC Social Enterprises and NTUC Club believe may be of interest to the recipients. This includes sending out communication and promotional materials to the recipients relating to the respective products, and related services, programmes and events by NTUC, NTUC Social Enterprises and NTUC Club, via telephone calls, text messages, mails, or emails. Such information may be accessed, stored or otherwise processed in any medium or format determined by NTUC, NTUC Social Enterprises and NTUC Club, and may be transmitted for storage and processing by NTUC, NTUC Social Enterprises, NTUC Club and their authorised service providers. In the event that any recipient requires access to his or her personal data or requires any amendment or correction to be made to his or her personal data, please contact enquiry@ntucgoodstart.sg.
5. NTUC, NTUC Social Enterprises and NTUC Club shall not be liable for losses, claims or damages of any kind arising out of or in connection with the NTUC gift pack. The recipients agree to waive and release NTUC, NTUC Social Enterprises and NTUC Club from the above-mentioned claims and liabilities.
6. To the maximum extent permitted by law, the recipient and anyone entitled to act on his/her behalf, agrees to indemnify NTUC, NTUC Social Enterprises and NTUC Club from any losses, damages, costs, expenses, claims or liabilities of any kind arising out of or in connection with the acceptance of the NTUC gift pack.
7. NTUC, NTUC Social Enterprises and NTUC Club may, at their sole discretion, modify these terms and conditions, and substitute the items in the NTUC gift pack without prior notice to any person. Any item given out as part of the NTUC gift pack is not exchangeable or returnable.
8. Subject to any government approval which may be required, NTUC, NTUC Social Enterprises and NTUC Club reserve the right, without prior notice and at any time to terminate or cancel, in whole or in part, or modify the NTUC gift pack in any way, without liability to any person. If any part of these terms and conditions is held to be unenforceable or illegal, such illegal or unenforceable part shall be severed from the terms and conditions without affecting the validity of the remainder thereof.
9. The NTUC gift pack and the terms of use and all matters arising therefrom are governed by Singapore law and each recipient agrees to submit any claim, dispute or controversy to the exclusive jurisdiction of the Singapore courts.

10. For more information on NTUC, NTUC Club and NTUC Social Enterprises, please refer to the following websites respectively: www.ntuc.org.sg, www.ntucclub.com and www.ntucsocialenterprises.sg

Income

1. Income will cover the premium for one year for the additional private medical insurance coverage component of your child's Enhanced IncomeShield or IncomeShield Standard Plan main plan ("Promotion Coverage"), provided that the promotion criteria in Clauses 2 and 3 below are met.
2. Qualifying policies for this promotion are Enhanced IncomeShield and IncomeShield Standard Plan policies, excluding any applicable riders (the "Qualifying Policies"). A customer who successfully signed up for a new Qualifying Policy during the promotion period i.e. from 20 April 2017 to 31 December 2021 (inclusive of both dates) ("Promotion Period") will be entitled to the Promotion Coverage. An existing customer who has already signed up for a Qualifying Policy before the Promotion Period will be entitled to the Promotion Coverage during renewal. The premiums for MediShield Life and any applicable riders shall be payable by the customer accordingly.
3. To be eligible for this promotion:
 - (i) The insured child must be born between 1 January 2016 and 31 December 2019, and is a Singapore Citizen or Permanent Resident;
 - (ii) application for new Qualifying Policy must be submitted to and received by Income within (a) 2 years from the insured's date of birth; and (b) Promotion Period;
 - (iii) the Qualifying Policy of an existing customer which was signed up before the Promotion Period must be renewed during the Promotion Period;
 - (iv) the MediShield Life premium for the Qualifying Policy must be received by Income; and
 - (v) if the application for new Qualifying Policy is approved, such policy must be issued not later than 28 February 2022.
4. This promotion is only applicable one time per eligible child.
5. Once the Promotion Coverage commences, any change of plan in the Qualifying Policy within the Promotion Coverage period will result in the cessation of the Promotion Coverage. No compensation will be given in any event.
6. This promotion is not exchangeable for cash or any benefits-in-kind.
7. Income reserves the right to change the terms and conditions for this promotion at any time without prior notice to the customer.
8. This promotion does not affect or change any term of the policy contract for the Qualifying Policies and is not valid in conjunction with other incentives and

promotions offered by Income.

9. Income's decision on all matters relating to this promotion shall be final, conclusive and binding. No appeal will be accepted.
10. Under no circumstances shall Income be liable to any customer or party, whether in contract or tort (including negligence) or otherwise, for any liabilities losses and damages, claims, costs and expenses (including any special or consequential damages or losses) in connection with, related to or resulting from this promotion.

Information is correct as of 20 April 2017
