

[Drivo 10% Discount Campaign]

TERMS AND CONDITIONS

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

- 1.1. A customer shall be eligible to enjoy the discounts set out in the table below with the purchase of any of the following policies (collectively the "**Qualifying Policies**", and each a "**Qualifying Policy**"), including any applicable rider(s):

QUALIFYING POLICY	DISCOUNT (%)	PROMOTION PERIOD
Drivo Classic	10%	17/08/2026 to 31/12/2026
Drivo Advantage		
Drivo Premium		
eDrivo Advantage		
eDrivo Premium		

2. In order to be eligible for the Promotion, a customer must purchase a new Qualifying Policy, as a policyholder ("**Qualifying Customer**"). Any Drivo Classic plan, Drivo Advantage plan, Drivo Premium, eDrivo Advantage or eDrivo Premium Plan covering a private hire vehicle or a rental vehicle shall not be eligible for this Promotion.
3. For a Qualifying Customer to be eligible to enjoy the Promotion:
 - 3.1. Applications for Qualifying Policies must be submitted to Income Insurance from [17/08/2026] to [31/12/2026] (both dates inclusive) (the "**Promotion Period**") via FWD's website online at [www.fwd.com.sg/car-insurance/];
 - 3.2. A Qualifying Customer must successfully apply the promo code '**FWDINCOME**' during checkout when purchasing the Qualifying Policy on FWD's website above; and
 - 3.3. if such applications are approved by Income Insurance, the policies must be issued no later than [31/12/2026]. For the avoidance of doubt, customers who are unable to successfully transact online on FWD's website due to claim(s) history.
4. A Qualifying 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. A customer who is eligible to enjoy the Promotion is entitled to the Discount only once under this Promotion.
7. A customer who applies for the Qualifying Policy(ies) within 90 days from the date of expiry or cancellation of any existing/in-force Qualifying Policy(ies) with Income Insurance will not be eligible to enjoy this Promotion. For the avoidance of doubt, a customer who chooses not to renew

any lapsed Income Drivo Car Insurance policy which is entitled for renewal in order to purchase a new Income Drivo Classic plan, Drivo Advantage plan, Drivo Premium , eDrivo Advantage or eDrivo Premium Plan during this Promotion

8. 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.
9. Income Insurance reserves the right to vary/amend the terms and conditions of this Promotion at any time without prior notice to customers.
10. Income Insurance's decision on all matters relating to this Promotion shall be final, conclusive and binding. No appeals will be entertained.

Important Notes:

For enquiries on the Promotion, Customers may reach out to Income Insurance via [www.income.com.sg/support].

All of Income Insurance's products are developed to benefit our customers but not all our products may be suitable for your specific needs. If you are unsure if a product is suitable for you, we strongly encourage 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 obtain the insurance protection you seek. If you find that an insurance plan is not suitable after purchasing it, you may terminate it within the free-look period and obtain a refund of premiums paid. We may recover from you any expense incurred in underwriting this plan.

The Qualifying Policies are protected up to specified limits by SDIC.

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Information is correct as at [17/08/2026]