

## **5% Cash Rebate on Overseas Spend Promotion – Terms and Conditions**

(1) The 5% cash rebate promotion is only applicable to cardholders of Plus! Visa / NTUC Plus! Visa credit cards (“Cardholders”).

(2) To qualify for the 5% cash rebate, cardholders need to: purchase any NTUC Income Travel Insurance (Classic Single Trip Plan or Deluxe Single Trip Plan) with a minimum of S\$50 premium per policy purchase nett applicable discount between 1 October 2014 to 30 November 2014 and charge a minimum amount in foreign currency<sup>^</sup> equivalent to S\$800 (for Visa transactions only) to their Plus! / NTUC Plus! Visa Credit Cards within 2 months from the NTUC Income Travel Insurance purchase date.

(3) Upon fulfilling Clause 2, cardmembers need to send an SMS in the following format:  
SMS **INCOME** <space> **NRIC** <space> **Last Four Digit of Plus! / NTUC Plus! Visa Credit Card** to 72377  
(E.g. INCOME S1234567A 5555)

(4) The first 200 qualifying Cardholders per month who fulfill the criteria stated in Clauses 2 and 3 will be eligible for the 5% cash rebate.

(5) The 5% cash rebate is only applicable for Visa transactions made in foreign currency<sup>^</sup> with Plus! Visa / NTUC Plus! Visa credit cards and does not apply to recurring payment transactions, cash advances, and balance transfers. All qualifying spend must be made on the same Plus! Visa / NTUC Plus! Visa credit cards.

(6) Spend between principal and supplementary cards will not be aggregated for the purpose of meeting the minimum spend requirement.

(7) Cash Rebate is capped at S\$50 per Cardholder and rebates will be credited to Cardholders’ card account within 8 weeks from 31 January 2015.

<sup>^</sup> Foreign currency means any currency other than Singapore Dollars (S\$).

### **IMPORTANT NOTES**

You can find the usual terms and conditions of the travel insurance plans at [www.income.com.sg/forms/insDocument/Travel.pdf](http://www.income.com.sg/forms/insDocument/Travel.pdf).

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 NTUC Income or visit the GIA/LIA or SDIC web-sites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg))

Information is correct as of 1 October 2014.