

**Plus! Motor Insurance Promotion
For Plus! Visa / NTUC Plus! Visa Credit Cardholders
1 January to 30 June 2013
Frequently-Asked-Questions (FAQs)**

Q1. When is the promotion period?

A1. The promotion starts from 1 January 2013 and ends on 30 June 2013.

Q2. Is the promotion applicable for commercial vehicles or motorcycles?

A2. No. The promotion is applicable for private cars only.

Q3. I have more than 1 vehicle to be insured. Will I be entitled to cash rebate for each vehicle that I insure with NTUC Income?

A2. The one-time S\$100 cash rebate is applicable per vehicle insured. If you have 2 vehicles insured with NTUC Income, you will be entitled to a total of S\$200 cash rebates.

Q4. Can I pay for my Plus! Motor Insurance premium with other credit cards and enjoy the S\$100 cash rebate?

A4. No. Payment for your premium must be made through your Plus! Visa or NTUC Plus! Visa Credit Card via Instalment Payment Plan, in order to be entitled to the S\$100 cash rebate.

Q5. How do I pay for my Plus! Motor Insurance premium via Instalment Payment Plan?

A5. You may visit any NTUC Income branch to pay for your premium via Plus! Visa or NTUC Plus! Visa Credit Card Instalment Payment Plan. At the same time, you may also renew your road tax at any of these NTUC Income branches.

Q6. Can I enjoy the S\$100 cash rebate if I pay for my family member or friend's Plus! Motor Insurance premium with my Plus! Visa or NTUC Plus! Visa Credit Card?

A6. No. In order to enjoy the S\$100 cash rebate, the Principal or Supplementary Plus! Visa or NTUC Plus! Visa Credit Cardholder who paid must be the policyholder.

Q7. How and when will the one-time S\$100 cash rebate be given to me?

A7. The one-time S\$100 cash rebate will be credited to your Plus! Visa or NTUC Plus! Visa Credit Card 8 weeks after you pay for your Plus! Motor Insurance premium.

Q8. What happens if I terminate my Plus! Motor Insurance policy before the policy commences, as I intend to sell my vehicle?

A8. If you cancel the policy before the start date of the policy, the S\$100 cash rebate will be recovered from you.

Q9. Do I get to enjoy the S\$30 rebate promotion from NTUC Income for existing Private Car Insurance policyholders, if I renew my private car insurance in 2013?

A9. Yes. You get to enjoy the S\$30 rebate in addition to the S\$100 cash rebate promotion. However, do note that the S\$30 rebate will be offset against your premium amount when you make payment for the renewal, while the S\$100 cash rebate will be credited to your Plus! Visa or NTUC Plus! Visa Credit Card 8 weeks after you pay for your Plus! Motor Insurance premium.

Q10. Do I earn LinkPoints for insuring with Income if I am a Plus! or NTUC Plus! member?

A10. Yes. If you are a Plus! member (holding the black card), you will earn 1 LinkPoint for every S\$10 spent. If you are a NTUC Plus! member (holding the silver card), you will earn 1 LinkPoint for every S\$5 spent.

LinkPoints awarded are pro-rated according to the premium amount paid, for example, premium payment of \$1,234.00 for a Motor Policy would entitle the policyholder to be awarded with 123.4 LinkPoints if he is a Plus! member, or 246.8 LinkPoints if he is a NTUC Plus! member.

Q11. When will the LinkPoints be credited to my account?

A11. The LinkPoints will be credited to policyholder's LinkPoints account within 6 to 8 weeks from the date the premium amount is paid in full.

Marketing Department
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