CapitaVoucher Campaign Terms and Conditions
(the "Campaign")

Organisers: This campaign is organised by FWD Singapore Pte Ltd ("**FWD**").

Campaign Period: The campaign period is from **1 November 2026 to 30 November 2026** (both dates inclusive), or such other date(s) as may be determined by FWD at its discretion.

About this Campaign:
Qualifying customers who meet the eligibility requirements and purchase an Eligible Policy during the Campaign Period through

Eligibility:

1. This Campaign is open only to customers who make a new purchase of an **FWD Annual Travel insurance** during the Campaign Period which meets one of the qualifying policy tiers, as shown below (the "**Eligible Policy**"):

Qualifying Policy Tier	e-CapitaVoucher Entitlement
Premium	S$30
Business	S$40
First	S$60

2. To qualify for this campaign, the Eligible Policy must remain active six (6) months from the coverage start date. Customers will become eligible for the e-CapitaVoucher six (6) months after the Eligible Policy's coverage start date.

3. An Eligible Policy purchased outside the Campaign Period will not be considered for the purposes of this Campaign; this includes insurance policies purchased prior to the Campaign Period, instalment premium payments made towards existing insurance policies and/or any policy endorsements, extensions or shortening of existing insurance policies.

4. Further, customers will not be eligible for this Campaign if they: (i) purchase a new FWD Single Trip Travel Policy; or (ii) cancel and replace any existing FWD policy with the Eligible Policy during the Campaign Period.

5. The policy application in respect of the Eligible Policy must be made and received by FWD during the Campaign Period and must be purchased on or before the last day of the Campaign Period.

6. In the event that the e-CapitaVoucher(s) has/have been issued and the Eligible Policy is for any reason whatsoever not successfully effected, rejected or cancelled (whether by the customer or FWD) within six (6) months from the coverage start date of the Eligible Policy, FWD reserves the right to recover the monetary value equivalent of the

Voucher issuance:

1. E-CapitaVouchers issued are non-transferable, non-replaceable and non-exchangeable for cash, credit or any other items, whether in part or whole, and if lost or stolen.

2. An e-redemption letter containing the unique redemption code will be sent to eligible customers six (6) months after the coverage start date of the Eligible Policy. The e-redemption letter will be sent to eligible customers by email, to the email address provided in the application for the Eligible Policy. If an eligible customer does not receive the e-redemption letter during this period, he/she is advised to check the junk/spam/promotion inboxes of his/her email address or contact FWD at **+65 6820 8888**. Customers will need to identify themselves for verification purposes.

3. If FWD discovers at any time that a person is not entitled to qualify for the e-CapitaVoucher(s), FWD may at its discretion, forfeit the e-CapitaVoucher(s) or reclaim the monetary value equivalent of the e-CapitaVoucher(s) from him/her.

Voucher Redemption:

1. To redeem the e-CapitaVoucher(s), eligible customers may:

   (a) For holders of the CapitaStar App: either click on the acceptance link found in the e-redemption letter or key in the unique redemption code directly in the eCapitaStar App; or

   (b) For all other persons: redeem the e-CapitaVoucher online at, https://pay.capitastar.com/.

2. Each redemption code can only be redeemed once, and should not be disclosed, forwarded or otherwise disseminated to any other person. Once a redemption has been made, the acceptance link and/or unique redemption code will become invalid.

3. In the event that FWD discovers duplicate or multiple redemptions by an eligible customer using the same redemption code, FWD reserves the right to seek recovery of the value in excess redeemed by that customer. The redemption code for the eCapitaVoucher is valid for redemption for two months from the date of issue.

4. FWD makes no representation or warranty whatsoever in respect of the fitness of the e-CapitaVoucher. FWD is not an agent of the supplier of the e-CapitaVoucher. Any disputes arising out of or in connection with the use or redemption of the eCapitaVoucher(s) should be resolved directly with the supplier.

5. Redemption and use of the e-CapitaVoucher(s) is/are subject to the separate terms & conditions issued by the supplier, and each person is deemed to have accepted and agreed to such separate terms & conditions upon the redemption, use or performance of any activity or transaction involving the e-CapitaVoucher.

Other Terms:

1. This Campaign is not valid with other offers, bundles, campaigns, promotions, vouchers, loyalty or early bird discounts, unless stated otherwise.

2. The terms of this Campaign will be governed by and construed in accordance with the laws of Singapore and all parties agree to submit to the exclusive jurisdiction of the Courts of Singapore.

3. FWD's decision on all matters relating to this Campaign is final, and FWD shall not be obliged to respond or entertain any correspondence or claims made in connection with this Campaign. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to this Campaign, these terms and conditions will prevail.

4. FWD shall be entitled to a reasonable period of time to process an application and instructions and FWD may not complete a transaction on the same day of receipt of an application or instructions.

5. FWD shall not be responsible or liable for any injury, loss or damage suffered as a result of, or in connection with the Campaign and/or redemption or use of the e-CapitaVoucher howsoever arising, including any loss or damage resulting from any such delay in effecting instructions or transactions related to the insurance policy.

6. FWD reserves the right to determine at its discretion whether a person is eligible for this Campaign and/or whether he/she has met all the relevant requirements under these terms and conditions.

7. By participating in this Campaign, the customer agrees and consents to his/her personal data or information being collected, processed, used and disclosed by FWD and participating partners for the purposes of this Campaign including but not limited to any publicity, advertising, marketing and/or other purposes without any payment and/or compensation, in accordance with FWD's Personal Data Protection Policy: https://www.fwd.com.sg/corporate/privacy-policy.html.

8. FWD reserves the right to revise any of the terms under these terms and conditions (including but not limited to varying the Campaign Period) or withdraw or alter any part of this Campaign at any time without prior notice and/or assuming any liability to any customer, and FWD shall not be liable to pay any compensation or enter into any correspondence in connection with the same.

9. Participation in this Campaign is deemed acceptance of these terms and conditions.

10. A person who does not participate in this Campaign shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.

11. The information set out in these Terms and Conditions are accurate as at **1 November 2026.**