



## REFER A FRIEND PROGRAMME TERMS & CONDITIONS

The terms and conditions set out below apply to FWD Refer a Friend Programme (the “Referral Programme”):

- The Referral Programme allows existing customers to invite new customers to purchase FWD Singapore (FWD) insurance products under individual category excluding new customers purchasing Endowment product. Whenever an existing customer successfully refers a new customer, our existing customer receives S\$10 and the new customer gets 5% discount on the first policy premium payable to FWD. A referral is considered successful only if the new customer has never bought an FWD policy before, and the new customer buys this new policy by clicking on the referral link sent to him or her by our existing customer.
- The Referral Programme applies to all FWD insurance products under individual category excluding new customers purchasing Endowment product.
- The referral link is valid for three months from the date FWD sends it to an existing customer.
- The Referral Programme is only applicable to new customers who haven’t bought FWD products before. Any policyholder holding an FWD insurance policy is treated as one of our existing customers. FWD considers any individual under family or group policies to be a new customer if the individual under the policy (1) is not the existing policy holder and (2) buys a FWD policy. This means such a customer can qualify for the first-time Referral Programme discount. The Referral Programme only applies to first-time policies bought.
- The Referral Programme is not valid for policy renewal, policy endorsement, policy extension, policy shortening, policy cancellation, or for existing policies.
- There is no limit to the number of new customers an existing customer can refer. If an existing customer successfully refers 10 new customers, then our existing customer will enjoy 10 times the referral fee, which is S\$10 X 10 = S\$100.
- An existing FWD customer who has successfully referred a new customer will receive a cheque via normal mail within 45 days of the new customer’s first-time purchase.
- The S\$10 referral cheque will be issued to our existing FWD customer’s name as stated on his or her policy. If the cheque is lost or our customer does not receive the cheque, then he or she should report this missing cheque by calling our customer service hotline at +65 6820 8888.
- For the avoidance of doubt, the Referral Programme cannot be used in conjunction with any other FWD promotions or campaigns. For example, where an existing FWD customer has referred to a new customer and the new customer utilizes the referral link in the Referral Programme, the new customer shall not be entitled to use any other FWD promotions or campaigns valid and in place at the moment of purchase. Conversely, where the new customer utilizes an FWD promotion or campaign other than the Referral Programme, the existing FWD customer shall have no right to receive the S\$10 referral cheque.

FWD Referral Programme is only available for FWD customers who are currently residing in Singapore. FWD may amend the FWD Referral Programme’s terms and conditions at any time without giving notice to customers.