

Terms and Conditions for FWD Lucky Draw (the “Campaign”)

1. **Organizer:** This Campaign is organised by FWD Singapore Pte Ltd (“FWD”).
2. **Campaign Period:** The Campaign will be held from **1 July 2020 to 31 July 2020** (both dates inclusive).
3. **Eligibility:**
- a) This Campaign is only open to Participants:
 - i. who are residing in Singapore;
 - ii. are aged 18 and above; and
 - iii. have newly purchased or renewed any eligible FWD insurance policies stated below (the “Policy”) from FWD’s online site (www.fwd.com.sg) during the Campaign Period:

• **Eligible FWD insurance policies (either newly purchased or renewal of a Policy) include:** Car insurance, Commercial Car insurance, Motorcycle insurance, Travel insurance, Personal Accident insurance, Maid insurance, Home insurance, Cancer insurance, Term Life insurance (Fixed Term), Term Life insurance (Renewable), Direct purchase Term Life insurance, International Health insurance, COVID-19 insurance, Big 3 Critical Illness insurance, Heart Attack insurance, Stroke insurance and Essential Life insurance (only applicable for purchase of sum insured S\$300,000 and above).

• **Excluded products:** Purchase or renewal of HDB Fire insurance and Endowment insurance

• Instalment payments for existing insurance policies will not count towards participation in this Campaign or towards the number of lucky draw entries.

b) Policy endorsement, policy extension, and policy shortening will not be included for eligibility of this Campaign.

c) Proof of eligibility may be required by FWD failing which, FWD shall be entitled to disqualify a Participant’s participation in this Campaign.

d) The Policy needs to be active and not cancelled at the point of Prize collection.

e) The following table shows the corresponding chances of winning:

Number of eligible products	Number of lucky draw entries allocated
1	1
2	5
3	10
>4	20

4. Persons Excluded from Participation :

a) For the avoidance of doubt, employees of FWD and their immediate family members (spouse, children, parents and siblings) are excluded from participation in this Campaign.

5. Prize :

a) The prizes shall be set out in the schedule below (the “Prize(s)”):

S/n	Quantity	Description
1	1	BMW Series 1M Sport package (Excluding COE and Insurance)
2	25	S\$1,000 cash
3	100	S\$500 cash prizes
4	200	S\$100 cash prizes

b) A Participant may only win one (1) Prize during this Campaign.

c) Prizes are non-transferable, non-replaceable and non-exchangeable for cash, credit or any other items or otherwise, partially or wholly.

d) FWD may, at its sole discretion, exchange or substitute the Prize for another prize of equivalent or similar value at any time without prior notice.

FWD makes no representation or warranty whatsoever in respect of the Prizes, whether as to the quality or merchantability or fitness for purpose or performance or otherwise whatsoever. FWD is not an agent of the supplier of the products and services comprising the Prizes or vice versa. Any disputes should be resolved directly with the supplier. Redemption and use of the Prizes are also subject to the terms and conditions of the supplier.

e) If FWD discovers that a Winner (as defined below) was not entitled to participate or if a Winner is subsequently disqualified from participating in this Campaign, FWD may at its discretion forfeit the Prize, reclaim it from the Winner and choose a different winner from the reserve winner list or donate the Prize to an approved charitable organisation of FWD’s choice.

f) Prizes that are not redeemed by the Prize collection deadline will be forfeited. No correspondence or claims will be entertained in the event of such forfeiture. A Participant whose Prize has been forfeited shall not be entitled to any payment or compensation whatsoever from FWD.

g) There shall not be any selection of type of Prize allowed, including but not limited to, colour of car, model of car, currency of cash prize.

6. Cost :

a) All costs incurred by the Participant in relation to and/or with respect to the Campaign including but not limited to all transport costs, communication charges, accommodation, meal costs, and other related costs incurred by the Participant as a result of and/or pursuant to his/her participation in the Campaign shall be solely borne by the Participant. FWD shall not be under any obligation to reimburse the Participant for any of such costs and expenses incurred thereof.

b) Apart from the car, any additional or miscellaneous costs including but not limited to Certificate of Entitlement (COE), Additional Registration Fee (ARF), Registration Fee, Excise Duty, Road Tax, Number Plates, Radio License, Insurance and In-vehicle Unit are not included in the car Prize.

7. Lucky Draw Date :

a) The Lucky Draw will be held publicly on **13 August 2020, 11.30am at FWD Office – Reception Area, 6 Temasek Boulevard #18-01, Suntec Tower 4, Singapore 038986** or by such other method in consideration of any legally required social distancing measures or such other rules and regulations applicable from time to time. The winners for the Lucky Draw (“Winners”) will be selected randomly by means of a computerised system.

8. Notification :

a) Winners will be published in The Straits Times or such other newspaper in Singapore which FWD may decide, without prior notice or liability to any party.

b) Winners shall also be notified of the Lucky Draw results and the Prize collection deadline by phone and email by **20 August 2020**.

c) If any of the Winners are not contactable or does not collect the Prize by the Prize collection deadline, or chooses not to produce the required personal identification documents, including but not limited to full name, contact number and email address, his/her respective Prize will be forfeited (without any liability on the part of FWD to any person), and FWD shall be entitled to select another winner.

9. Prize Collection :

a) Winners must produce proof of identity e.g. NRIC/FIN, upon Prize collection at our office at 6 Temasek Boulevard #18-01, Suntec Tower 4, Singapore 038986, between Monday and Friday, 9.30am to 5pm,

or follow such other method of Prize collection as notified by FWD to the Winners prior to the time of Prize collection, in consideration of any legally required social distancing measures or such other rules and regulations applicable from time to time. In the event of further extension of the circuit-breaker or implementation of stricter lockdown rules, or such other measures, rules and regulations implemented by the Singapore Government in relation to Covid-19 Temporary Measures Act 2020, Control Order Regulations or such other applicable laws or regulations, FWD shall have the right to, at its sole discretion, delay collection of the Prize(s) in order to ensure compliance with applicable laws or regulations.

10. Other Terms :

a) By participating in this Campaign and/or Lucky Draw, the Participant 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.

b) 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 Lucky Draw and/or redemption or use of the Prizes howsoever arising, including but not limited to, fulfilment of the Prize(s), any error in computing chances, any breakdown or malfunction in any computer system or equipment, any notice which is misdirected and/or lost in the post, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties howsoever arising whether in contract, tort, negligence or otherwise.

c) The terms of this Campaign and/or Lucky Draw will be construed, governed, and interpreted in accordance with the laws of Singapore and the Participants and FWD agree to submit to the exclusive jurisdiction of the Courts of Singapore.

d) FWD’s decision on all matters relating to the Campaign and/or Lucky Draw is final. No correspondence or claims will be entertained. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Campaign, these terms and conditions will prevail.

e) FWD reserves the right at any time in its sole discretion to amend and/or vary these terms and conditions, including but not limited to cancelling, suspending, extending, or terminating the Campaign/Lucky Draw without any notice or liability to any party, and all Participants shall be bound by these amendments.

f) Participation in the Campaign and/or Lucky Draw is deemed acceptance of these terms and conditions.

g) A person who does not participate in this Campaign and/or Lucky Draw shall have no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these terms and conditions.

h) FAQs can be found here: [FAQ](#)

All information is correct at 1 July 2020.