

## FWD EXPERIENCE PROMOTION TERMS AND CONDITIONS (“PROMOTION”)

This Promotion is organised by **FWD Singapore Pte. Ltd.**, Registration Number: 200501737H, a company duly incorporated in Singapore and having its registered address at: 6 Temasek Boulevard, #18-01 Suntec Tower Four, Singapore 038986 (“**FWD**”), and administered by **TLC Marketing Worldwide (Singapore) Pte Ltd (TLC)**, Registration Number: 201923399W, a company duly incorporated in Singapore and having its business address at: 16 Raffles Quay, #33-03 Hong Leong Building, Singapore (048581).

All correspondence regarding this Promotion should be directed to [fwd-experiences@tlcrewards.com](mailto:fwd-experiences@tlcrewards.com).

Instructions on how to claim the reward form part of these terms and conditions.

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

### CONDITIONS OF ENTRY

This Promotion is only open to persons aged 18 or above, who purchase an FWD Comprehensive Car insurance policy (each an “Eligible FWD Policy”) as a new standalone policy during the Promotional Period.

Each customer may only participate once and will be entitled to receive one “Rewards For All Credits” code for an Eligible FWD Policy purchased.

An Eligible FWD Policy purchased must remain active and must not have been cancelled during the Eligible FWD Policy’s effective period or the Promotional Period (whichever is the later). An Eligible FWD Policy purchased outside the Promotional Period will not be considered for the purposes of this Promotion; this includes any policy purchased prior to the Promotional Period, renewed during the Promotional Period and/or instalment premium payments made towards existing insurance policies. For the avoidance of doubt, any cancellation and replacement of an existing FWD policy with an Eligible FWD Policy, policy endorsements, extensions, or shortening will also not be regarded as an Eligible FWD Policy for the purposes of this Promotion.

Customers who qualify will receive a “Rewards For All Credits” code from FWD which can be redeemed for a range of rewards and experiences worth up to 300 credits, subject to the type of rewards/experiences selected (“Rewards”). Customers may redeem their Rewards for use in Singapore at participating venues under various categories such as “Activities”, “Wellness” and “Learning Networks”. All “Rewards For All Credits” codes issued by FWD must be exchanged for credits before the end of the Participation Period, and Rewards must be purchased and utilised before the end of the Redemption Period.

**KEY DATES:**

- **Promotional Period:** The promotional period opens 12.01AM SGT on **05 December 2022** and closes 11.59PM SGT on **30 April 2023**. All Eligible FWD Policies must be purchased within the Promotional Period to qualify for this Promotion.
- **Participation Period:** The participation period opens 12.01AM SGT on **05 December 2022** and closes 11.59PM SGT on **30 September 2023**. Customers who receive a unique “Rewards For All Credits” code from FWD must activate the code at [www.fwd-experiences-redemption.com](http://www.fwd-experiences-redemption.com), and exchange this for credits before the end of the Participation Period.
- **Redemption Period:** The redemption period opens 12.01AM SGT on **05 December 2022** and closes 11.59PM SGT on **31 December 2023**. All credits exchanged must be utilised to purchase Rewards, and all Rewards purchased must be redeemed before the end of the Redemption Period.

**HOW TO REDEEM YOUR REWARDS:**

1. Customers who have purchased an Eligible FWD Policy during the Promotional Period will first receive an email with a link to the microsite, [www.fwd-experiences.com](http://www.fwd-experiences.com), where customers can view some of the Rewards being offered and get more information about the Promotion. Rewards may not be redeemed at this stage or through the microsite.
2. Customers will receive the “Rewards For All Credits” code by email between the 15th to the 21st of the following month after the coverage start date of the Eligible Policy. The email will be sent to the email address provided by customers in their policy application for the Eligible FWD Policy.
3. After receiving the “Rewards For All Credits” code from FWD, customers must activate the “Rewards For All Credits” code by visiting [www.fwd-experiences-redemption.com](http://www.fwd-experiences-redemption.com) (“Redemption Site”) to receive 300 credits. Customers will be required to create an account before they can activate the “Rewards For All Credits” code. All “Rewards For All Credits” codes must be activated before the end of the Participation Period.
4. Upon activation, the customer’s account balance on the Redemption Site should now reflect a balance of 300 credits (for each “Rewards For All Credits” code activated). The customer may now proceed to select from a range of rewards and experiences available on the Redemption Site. Customers must select and purchase their Reward(s) before the end of the Redemption Period.

5. Upon purchase of a Reward, a booking voucher unique to the Reward purchased will be emailed to the customer. Depending on the type of Reward selected, customers are advised to make a reservation at least (2) two weeks in advance by following the instructions provided by the merchant on the Rewards For All Credits site, or contacting the merchant directly at the phone number and/or e-mail published. Necessary information about the merchant will be included in the email containing the booking voucher. All Rewards purchased must be utilised and/or before the end of the Redemption Period.
6. Customers may utilise the Reward by arriving at the selected venue on the scheduled date and time and present the booking voucher together with any recognised identification document.

**REWARDS – TERMS AND CONDITIONS:**

- Each “Rewards For All Credits” code may only be redeemed once, and multiple redemptions (whether or not successful) will be regarded as an attempt at fraud resulting in disqualification from this Promotion.
- The “Rewards For All Credits” code and any booking vouchers issued in connection with Rewards purchased are non-refundable or transferrable and cannot be exchanged for cash, credit or any other vouchers, and cannot be reimbursed in whole or in part, whether in cash, credit or otherwise. “Rewards For All Credits” codes remain valid and may be exchanged for credits on the Redemption Site, [www.fwd-experiences-redemption.com](http://www.fwd-experiences-redemption.com), up till the last day of the Participation Period.
- Each customer will be able to enjoy as many unique Rewards as their credits allow, but may only purchase rewards/experiences offered by a participating establishment and/or chain of establishments once (regardless of the value of the credits the customer has). To illustrate, if a customer has 100 credits and utilises 50 credits to purchase an experience from Merchant A, the customer may not subsequently purchase any other rewards/experiences offered by Merchant A.
- All Rewards published on the Redemption Site, unless expressly indicated in the offer details, are meant for one (1) person and must be enjoyed individually.
- Credits issued must be redeemed for Rewards within the Redemption Period. Credits will be deemed to have expired after the Redemption Period, and all unused credits/ remaining credits will be invalid and can no longer be redeemed.
- All booking vouchers issued from Rewards redeemed must be utilised within the Redemption Period. Unutilised vouchers will become invalid after the expiry of the Redemption Period, and the customer will be deemed to have forfeited the voucher. No refunds will be made for any such voucher so expired or forfeited.

- Neither FWD nor TLC, nor its agents or distributors will be in any way responsible or put on notice to grant any financial compensation to a customer with a “Rewards For All Credits” code or booking voucher in the event of:
  - Refusal to accept the code/voucher by a participating merchant;
  - Inability of the customer to use the code/voucher; or
  - An error in the content of the code/voucher, or the list of participating merchants.
- All Rewards are subject to the separate terms and conditions of the respective merchants, and any questions pertaining to a reward/experience provided by a merchant should be directed to the merchant. The respective merchants reserve the right to modify their rates and/or terms on their websites (if applicable).
- The cost of all additional requests not included in the offer (equipment, extended period, additional services, etc.) will be exclusively attributable to the customer. Customers must respect the general conditions set by the respective participating merchants and the merchants are entitled to modify their rates at any time (if applicable).

#### **MISCELLANEOUS TERMS AND CONDITIONS:**

- FWD’s and TLC’s decision on all matters relating to this Promotion is final, and FWD and TLC shall not be obliged to respond or entertain any correspondence or claims made in connection with this Promotion. FWD and TLC reserve the right to determine at its discretion whether a customer is eligible for this Promotion and/or whether all relevant requirements are met under these terms and conditions.
- In the event of any inconsistency between these terms and conditions and any FAQ, brochure, marketing or promotional material relating to this Promotion, these terms and conditions will prevail. FWD and TLC reserve the right to request customers to provide proof of identity and age prior to exchanging the “Rewards For All Credits” code for credits or purchasing any Reward. Subject to the applicable laws, identification considered suitable for verification is at the discretion of TLC and FWD. In the event that a customer cannot provide suitable proof, the customer will be deemed to have forfeited the “Rewards For All Credits” code, credits and/or Reward and no substitute will be offered.
- Incomprehensible, indecipherable and/or incomplete registration forms submitted may at TLC’s discretion be deemed invalid.
- The “Rewards For All Credits” code, credits and Rewards are personal to each customer, and cannot be exchanged, transferred, shared or assigned in any manner. The “Rewards For All Credits” code, credits and Rewards cannot be used or redeemed in conjunction with any other campaigns, promotions, privileges and vouchers, unless otherwise specified.

- The participation in this Promotion is available online only and therefore access to the internet is required. Any cost associated with accessing the promotional website is the customer's responsibility and is dependent on the internet service provider used.
- FWD shall be entitled to a reasonable period of time to process policy applications and instructions and FWD may not complete a transaction or application on the same day of receipt of an application or instruction. FWD shall not be liable for any loss or damage resulting from any such delay in effecting instructions or transactions related to a policy application.
- FWD (including its directors, officers, employees and agents) and TLC reserve the right, at any time, to verify the validity of claims submitted and customers' identity and reserve the right, in their discretion, to disqualify any customer who, in FWD's or TLC's opinion, has breached any of these terms and conditions, tampered with the claims process or engaged in any unlawful or other improper misconduct calculated to jeopardise fair and proper conduct of the Promotion. Errors and omissions may be accepted at FWD's and TLC's discretion.
- Failure by FWD or TLC to enforce any of their rights at any stage does not constitute a waiver of those rights. FWD's and TLC's legal rights to recover damages or other compensation arising as a result of a breach of these terms and conditions are reserved.
- FWD (including its directors, officers, employees and agents), TLC, its respective agents, participating merchants and distributors are not liable for lost, stolen or damaged emails and/or Rewards, and to the extent permitted by law do not make any contractual promise or representation regarding the quality and/or availability of the services/Rewards offered by merchants and cannot be held liable for any resulting personal loss or damage.
- FWD and TLC reserve the right to revise any of the terms under these terms and conditions (including but not limited to varying the Promotional Period, Participation Period or Redemption Period) or withdraw or alter any part of this Promotion at any time without prior notice and/or assuming any liability to any customer, and neither FWD nor TLC shall be liable to pay any compensation or enter into any correspondence in connection with the same. TLC reserves the right to cancel any Reward displayed or to substitute the Reward with another offer of equal or greater value, without the customer being able to claim other compensation, indemnities of any sort, or claim any cash awards.
- Redemption of the Reward is on a "First Come First Serve", "Whilst Stocks Last" basis and redeemed on an "As Is" basis. All warranties are excluded to the fullest extent possible. For more terms and condition please refer to [RFA Credit General Terms](#)

- Except for any liability that cannot be excluded by law, FWD (including its directors, officers, employees and agents), TLC and the participating merchants (including their respective officers, employees and agents) are not responsible for and exclude all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of:
  - Any technical difficulties or equipment malfunction (whether under FWD's or TLC's or the participating merchants' control);
  - Any theft, unauthorized access or third-party interference;
  - Any claim or Reward that is late, lost, altered, damaged or misdirected (whether after their receipt by FWD or TLC or participating merchant) due to any reason beyond the reasonable control of FWD or TLC or the participating merchant;
  - Any variation in Reward value to that stated in these terms and conditions;
  - Any tax liability incurred by a customer; or
  - Use and/or redemption of a Reward.
  
- Should a customer's contact details change during the Promotion, it is the customer's responsibility to notify TLC. A request to access or modify any contact information provided at the point of registration should be directed to TLC before the end of the Participation Period.
  
- If this Promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason, including by outside act, agent or event that is beyond the reasonable control of FWD or TLC, including but not limited to technical difficulties, unauthorised intervention or fraud, FWD and TLC reserve the right, in their sole discretion, to the fullest extent permitted by law:
  - To disqualify any customer; or
  - To shorten, extend, modify or cancel the Promotion in the event of unforeseen circumstances, or as appropriate. It shall not be held liable by reason of these modifications.
  
- By participating in this Promotion, customers agree and consent to his/her personal data or information being collected, processed, used and disclosed by FWD and TLC for the purposes of this Promotion, including to contact customers and to conduct verification and other actions in connection with this Promotion for the administration of redemption in relation to this Promotion. For this purpose, TLC or FWD may disclose personal data to third parties, including but not limited to agents, contractors, service providers, suppliers and, as required, to regulatory authorities. FWD and TLC will use and handle personal data collected as set out in its respective Privacy Policies, which can be viewed here: [FWD's Privacy Policy](#); [TLC's Privacy Policy](#) .

- The customer additionally consents to his/her personal data being used by FWD for the purposes of any publicity, advertising, marketing and/or other purposes without any payment and/or compensation.
- For any queries regarding this promotion please email us at [fwd-experiences@tlcrewards.com](mailto:fwd-experiences@tlcrewards.com) between 10AM-4PM SGT weekdays, Monday – Friday excluding weekends and public holidays throughout the duration of the Promotion.
- The terms and conditions of this promotion are governed by Singapore law, and customers of this promotion shall submit to exclusive jurisdiction of Singapore Courts.
- A person who does not participate in this Promotion shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.
- Participation in this Promotion is deemed acceptance of these terms and conditions.
- The information set out in these terms and conditions are accurate as of **03 April 2023**.