

Life Insurance Bundle Deal Campaign Terms and Conditions (the “Campaign”)

Organisers: This campaign is organised by FWD Singapore Pte Ltd (“FWD”).

Campaign Period: The campaign period is from **13 January 2023 to 30 June 2023** (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 FWD’s online site, www.fwd.com.sg, shall receive a one-time 50% discount promo code that can be used in the subsequent purchase of any of the following life insurance policies with FWD (“FWD Life Policies”):

1.	Term Life Plus	5.	Cancer 2.0
2.	Direct Term Life	6.	Heart Attack
3.	Critical Illness Plus	7.	Stroke
4.	Big 3 Critical Illness		

Eligibility:

1. Customers will qualify for this Campaign and receive a one-time 50% discount promo code for each of the following policies (each an “**Eligible Policy**”) purchased during the Campaign Period, provided that the Eligible Policy remains active and must not have been cancelled during either the Eligible Policy’s 14-day freelook period or the Campaign Period (whichever is the earlier).

1.	Term Life Plus	5.	Cancer 2.0
2.	Direct Term Life	6.	Heart Attack
3.	Critical Illness Plus	7.	Stroke
4.	Big 3 Critical Illness	8.	International Health

2. There is no limit to the number of Eligible Policies that a customer may purchase, and customers who have received a Promo Code from the purchase of an Eligible Policy may apply the Promo Code in the subsequent purchase of a separate Eligible Policy (where that Eligible Policy is also an FWD Life Policy).
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, renewed during the Campaign 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 the Eligible Policy, policy endorsements, extensions or shortening will also not be regarded as an Eligible Policy for the purposes of this Campaign.
4. The policy application in respect of the Eligible Policy must be made and received by FWD during the Campaign Period and must be incepted on or before the last day of the Campaign Period.
5. In the event that the Promo Code has been issued and the Eligible Policy is for any reason whatsoever not successfully effected, rejected or cancelled (whether by the customer or FWD) within thirty (30) days from the inception of the Eligible Policy or Campaign Period, FWD reserves the right to recover the monetary value equivalent of the Promo Code from the customer.
6. To be eligible for this Campaign, a customer must have given his consent to receive email marketing materials from FWD, which consent must not have been withdrawn prior to the end of the Campaign Period.

Promo code issuance (“Promo Code”):

1. Promo Codes 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 email containing the unique Promo Code will be sent to eligible customers on the coverage start date of the Eligible Policy. If an eligible customer does not receive the email 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. In the event that any person fails to inform FWD of the non-receipt of the Promo Code within one month of the expected issuance, the Promo Code will be deemed to have been forfeited, and FWD shall not be required to issue any other Promo Code or compensation.
4. If FWD discovers at any time that a person is not entitled to qualify for the Promo Code, FWD may at its discretion, forfeit the Promo Code or reclaim the monetary value equivalent from the customer.

Redemption of Promo Code:

1. Each Promo Code will entitle the customer to a one-time 50% discount off the first-year premium (before GST) of an FWD Life Policy purchased, after the addition/issuance of any riders or endorsements. For the avoidance of doubt, the Promo Code is not applicable for any renewal premium or subsequent premiums after the first year.
2. To redeem the Promo Code, eligible customers have to enter the Promo Code at the time of purchasing any of the FWD Life Policies, prior to checking out and making payment. Each Promo Code can only be redeemed once. Once a redemption has been made, the Promo Code will be regarded as used and will become invalid.
3. In the event that FWD discovers duplicate or multiple redemptions by an eligible customer using the same Promo Code, FWD reserves the right to seek recovery of the value in excess redeemed by that customer.
4. Promo Codes issued are valid for redemption until **31 July 2023 (“Expiry Date”)**. Promo Codes that are not redeemed by the Expiry Date will be forfeited. No correspondence or claims will be entertained in the event of such forfeiture. A customer’s whose Promo Code has been forfeited shall not be entitled to any payment or compensation whatsoever from FWD.

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 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 Prize 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.
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 **18 May 2023**.