

Terms & Conditions for June Holiday Promotion Campaign

1. **Organisers:** This Campaign is organised by FWD Singapore Pte Ltd ("FWD").
2. **Campaign Period:** The Campaign will be held from **29 May 2023 to 30 June 2023** (both dates inclusive).
3. **About this Campaign:** Customers who make a **new** purchase of one or more of the Eligible FWD Policies during the Campaign Period through FWD's online site, www.fwd.com.sg, and who meet the Minimum Premium Criteria will stand a chance to receive one of two Gifts.
4. **Eligible FWD Policies:** Any of the following FWD insurance policies purchased as a new standalone policy:

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

Please note that an Eligible FWD Policy purchased must remain active and must not have been cancelled at the time of Gift collection to be eligible for this Campaign.

Eligible FWD Policies 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 policy endorsements, extensions or shortening will also not be regarded as an Eligible FWD Policy for the purposes of this Campaign.

5. How to Qualify:

- a) Customers who make a new purchase of one or more of the Eligible FWD Policies during the Campaign Period and who meet the Minimum Premium Criteria will stand a chance to receive one of two Gifts. The Eligible FWD Policy should remain active and must not have been cancelled during the premium payment term stated in the Policy Schedule to qualify.
 - b) Eligible FWD Policies 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 FWD Policy, policy endorsements, extensions or shortening will also not be regarded as an Eligible FWD Policy for the purposes of this Campaign.
- The policy application in respect of the Eligible FWD Policy(ies) 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.
- c) To qualify for this Campaign, customers have to attain a minimum annual premium of S\$1,000 ("**Minimum Premium Criteria**"). In deciding if the Minimum Premium Criteria has been met, FWD will take the aggregate sum of the annual premium payable across all new Eligible FWD Policies purchased and incepted during the Campaign Period, as illustrated in the table as follows:

Eligible FWD Policy(ies) Purchased	Critical Illness Plus	Term Life Plus
Annual Premium (SGD)	\$1,100	\$900
Total Annual Premium (SGD)	\$2,000	
Minimum Premium Criteria met?	Yes	

Note: The table above is for illustration purposes only.

6. **Gifts:** Qualifying customers who meet the Minimum Premium Criteria will stand to receive **one (1)** of the following Gifts subject to availability and the Total Annual Premium attained.

Total Annual Premium (SGD)	Gift	Available Quantities
>= \$1,000	A pair of Bird Paradise tickets	50 pairs of tickets
>=\$2,000	Apple AirPods Pro (1 st generation)	40 Apple AirPods Pro

- a) Gifts are awarded as stated and on a first-come, first-serve basis, and no alternatives or replacements will be offered. Notwithstanding anything to the contrary contained herein, each customer shall only be entitled to receive one (1) gift, regardless of the total annual premium attained.
- b) Gifts will not be replaced by FWD if lost, stolen or expired. Gifts are non-transferable, non-replaceable and non-exchangeable for cash, credit or any other items, partially or wholly.
- c) Apple AirPods Pro gifted do not include AppleCare+ or other personalisation services offered by Apple, including but not limited to engraving services, gift messages or gift-wrapping services. FWD shall not be required to entertain any requests pertaining to the colour or model of the AirPods Pro.
- d) Customers are encouraged to add FWD's email address, contact.sg@fwd.com, to their "safe senders" list and/or remove FWD's email address from its junk/spam list. FWD reserves the right to forfeit the Gift (without any liability on the part of FWD to any person) and select another Winner where it is unable to contact a Winner or fails to receive a reply by the stipulated deadline below.
- e) FWD may, at its sole discretion, exchange or substitute either or both of the Gifts for another Gift of equivalent or similar value at any time without prior notice. FWD makes no representation or warranty whatsoever in respect of the Gifts, whether as to the quality, merchantability or fitness for purpose or performance or otherwise whatsoever. FWD is not an agent of the supplier of the products comprising the Gifts or vice versa. Any disputes arising out of or in connection with the quality, merchantability or fitness of the Gifts should be resolved directly with the suppliers. The redemption and use of the Gifts and any product warranty attached to the Gifts are subject to the separate terms and conditions of the respective suppliers.
- f) If FWD discovers that a customer was not entitled to participate in this Campaign, or if a customer is subsequently disqualified from participating in this Campaign, FWD may at its discretion forfeit or reclaim the Gift (or the monetary value equivalent thereof) from the customer.
- g) Gifts that are not redeemed by the respective Gift collection deadlines will be forfeited. No correspondence or claims will be entertained in the event of such forfeiture. A customer whose Gift has been forfeited shall not be entitled to any payment or compensation whatsoever from FWD.

7. Notification of Gift redemption:

- a) Customers who have won a Gift will be notified via phone and email by **06 August 2023**, at the phone number and email address provided in their policy application for the Eligible FWD Policy(ies). Where varying phone numbers or email addresses were used, FWD reserves the right to select the phone number and email address to contact. Each customer must produce proof of identity and eligibility for the Gift before being awarded the Gift.
- b) For customers who are initially uncontactable, we will follow-up with each uncontactable customer via phone and email thrice on separate days. If any customer declines to accept the Gift, fails to produce proof of identity and/or eligibility for the Gift, remains uncontactable or does not respond by **06 August 2023, 23:59pm**, FWD will forfeit the Gift (without any liability on the part of FWD to any person), and the Gift shall be treated as an unclaimed Gift for which FWD shall be entitled to select a customer that is next in the eligible list.
- c) Customers who wish to forfeit the Gift are encouraged to respond to the email sent by FWD, informing of their intention to forgo the Gift.

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8. Gift Distribution:

- a) Gifts will be distributed to Customers between **07 August 2023 – 30 September 2023** (both dates inclusive).
- b) Unless otherwise informed by FWD,
 - (i) physical Gifts won will have to be collected by customers at FWD's Office. Customers who are unable to collect the Gifts in person may, at FWD's discretion, nominate a representative to collect the Gifts on their behalf;
 - (ii) digital Gifts (e.g. e-tickets) won will be sent via email to the email address provided in the customer's policy application for the Eligible FWD Policy, or such other email address that the customer may inform at the time FWD contacts the customer; and
- c) Customers must produce proof of identity and eligibility for the Gift prior to the distribution of the Gift when contacted by FWD. If any Customer does not respond or fails to produce proof of identity and/or eligibility for the Gift, FWD reserves the right to forfeit the Gift (without any liability on the part of FWD to any person), and shall be entitled to select a customer that is next in the eligible list.
- d) If any Customer does not collect the Gift (whether through himself or a nominated representative) by the last date of the applicable period of distribution, FWD reserves the right to forfeit the Gift (without any liability on the part of FWD to any person), and shall be entitled to select a customer that is next in the eligible list.
- e) FWD shall have the right to, at its sole discretion, delay the awarding or collection of the Gift(s) in order to ensure compliance with applicable laws or regulations.

9. Costs:

- a) All costs incurred by the customer in relation to and/or with respect to the Campaign including but not limited to all tax liabilities, transport costs, communication charges, accommodation, meal costs, and other related costs incurred by the customer as a result of and/or pursuant to his/her participation in the Campaign shall be solely borne by the customer. FWD shall not be under any obligation to reimburse the customer for any of such costs and expenses incurred thereof.
- b) FWD shall not be liable for any additional costs incurred in relation to the collection and subsequent utilisation of the gifts, including but not limited to the purchase of warranty and product servicing.

10. Other Terms:

- a) The Campaign is not valid in conjunction with any other campaigns, promotions, privileges and vouchers, unless otherwise specified.
- b) 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.
- c) The terms of this Campaign will be construed, governed, and interpreted in accordance with the laws of Singapore.
- d) FWD shall be entitled to a reasonable period of time to process instructions and FWD may not complete a transaction or application on the same day of receipt of an application or instructions.
- e) FWD shall not be liable for any loss or damage resulting from any such delay in effecting instructions or transactions related to the insurance policy.
- f) FWD reserves the right to determine at its discretion whether a customer is eligible for this Campaign and/or whether all relevant requirements are met under these terms and conditions.
- g) 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.

- h) 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 Gifts howsoever arising, including but not limited to, fulfilment of the Gift(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.
- i) FWD's decision on all matters relating to the Campaign 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.
- j) FWD reserves the right to revise any of the terms under these terms and conditions (including but not limited to varying the Campaign Period and/or Gift collection 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.
- k) Employees of FWD and/or their immediate family members (spouse, children, parents and siblings) are excluded from participation in this Campaign.
- l) Participation in the Campaign is deemed acceptance of these terms and conditions.
- m) 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.
- n) The information set out in these terms and conditions are accurate as of **28 July 2023**.