

Terms & Conditions for FWD Black Friday Cyber Monday 2023 Lucky Draw (the "Campaign")

- Organisers:** This Campaign is organised by FWD Singapore Pte Ltd ("FWD").
- Campaign Period:** The Campaign will be held from **24 November 2023 to 30 November 2023** (both dates inclusive).
- About this Campaign:**
Customers who purchase a **new** Eligible FWD Policy during the Campaign Period through FWD's online site, www.fwd.com.sg, will stand a chance to win a Prize.
- Eligible FWD Policy:** Any of the following FWD insurance policies purchased as a new standalone policy:

| Eligible FWD Policies | |
|-----------------------|------------------------|
| 1. | Big 3 Critical Illness |
| 2. | Car |
| 3. | Cancer 100 |
| 4. | Cancer 2.0 |
| 5. | Critical Illness Plus |
| 6. | DIRECT Term Life |
| 7. | Flex |
| 8. | Home |
| 9. | Heart Attack |
| 10. | International Health |
| 11. | Maid |
| 12. | Motorcycle |
| 13. | Personal Accident |
| 14. | Stroke |
| 15. | Term Life Plus |
| 16. | Travel |

Please note that an Eligible FWD Policy purchased must remain active and must not have been cancelled at the time of Prize 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:

- Customers who make a **new** purchase of one or more of the Eligible FWD Policies during the Campaign Period will stand a chance to receive the Prize.
- For avoidance of doubt, multiple Eligible FWD Policies purchased will not grant multiple chances. Each customer may stand a maximum of only one chance, regardless of how many Eligible FWD Policies they have purchased.
- Eligible FWD 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 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 accepted on or before the last day of the Campaign Period.

Prizes: Qualifying customers will stand a chance to win one (1) of the following Prizes only.

FWD Black Friday Cyber Monday 2023 Lucky Draw:

| Campaign Period (24 – 30 November 2023) | | |
|--|----------|---------------------------------------|
| | Quantity | Prize(s) |
| 1 st Prize | 1 | Apple iPhone 15 – worth S\$1,299 |
| 2 nd Prize | 1 | PlayStation®5 Console – worth S\$799 |
| 3 rd Prize | 2 | Apple iPad (10th Gen) – worth S\$685 |
| Other Prizes* | 7 | Apple watch (series 9) – worth S\$599 |

**For the purposes of drawing the Other Prizes, FWD will divide the Lucky Draw pool into 7 separate and distinct sub-pools, with each sub-pool representing the aggregate Eligible FWD Policies purchased on each day of the Campaign Period. On the date of the Lucky Draw, FWD will draw one Winner from each of the sub-pools, and each Winner will receive an Apple watch (series 9).*

For the avoidance of doubt, each Winner will then automatically be removed from the Lucky Draw pool and/or sub-pool, as the case may be, and will no longer be eligible to win any other Prizes.

- Prizes are awarded as stated and no alternatives or replacements will be offered. Prizes will not include any personalisation, gift-wrapping or customisation services, and FWD shall not be required to entertain any requests pertaining to the colour, model or specifications of any Prize awarded.
- Prizes will not be replaced by FWD if lost, stolen or expired. Prizes are non-transferable, non-replaceable and non-exchangeable for cash, credit or any other items, partially or wholly. Any unused balance for e-vouchers awarded will not be refunded.
- 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 Prize (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.
- FWD may, at its sole discretion, exchange or substitute either of the Prizes 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, merchantability or fitness for purpose or performance or otherwise whatsoever. FWD is not an agent of the supplier of the products comprising the Prizes or vice versa. Any disputes arising out of or in connection with the quality, merchantability or fitness of the Prizes should be resolved directly with the suppliers. The redemption and use of the Prizes and any product warranty attached to the Prizes are subject to the separate terms and conditions of the respective suppliers.
- If FWD discovers that a Winner (as defined below) was not entitled to participate in this Campaign, or if a Winner is subsequently disqualified from participating in this Campaign, FWD may at its discretion forfeit or reclaim the Prize (or the monetary value equivalent thereof) from the Winner.
- Prizes that are not redeemed by the respective Prize collection deadlines will be forfeited. No correspondence or claims will be entertained in the event of such forfeiture. A Winner whose Prize has been forfeited shall not be entitled to any payment or compensation whatsoever from FWD.
- For the avoidance of doubt, this Campaign is not in any way sponsored, endorsed, administered by, or associated with Apple Inc. or Sony.

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6. Lucky Draw Date

The Lucky Draw will be held on **26 December 2023, 11:30am** at the reception area of FWD's office at 6 Temasek Boulevard, #18-01 Suntec Tower 4, Singapore 038986, which will be open to the general public only for the duration of the draw. The draw will be conducted by the Organisers. The Winners for the Lucky Draw will be selected randomly by means of a computerised system.

7. Notification of Winners:

- a) Winners who have won a Prize will be notified via phone and email from **27 December 2023 to 02 January 2024**, 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 Winner must produce proof of identity and eligibility for the Prize before being awarded the Prize.
- b) For Winners who are initially uncontactable, we will follow-up with each uncontactable Winner via phone and/or email thrice on separate days. If any Winner declines to accept the Prize, fails to produce proof of identity and/or eligibility for the Prize, remains uncontactable or does not respond by **14 January 2024, 11:59pm**, FWD will forfeit the Prize (without any liability on the part of FWD to any person), and the Prize shall be treated as an unclaimed Prize for which FWD shall be entitled to select a Winner that is next in the eligible list.
- c) Only one redraw will be held for all unclaimed Prizes on **17 January 2024, 11.30am**. The redraw Winner(s) will be randomly selected from remaining valid entries and notified within one (1) week of the redraw. If any redraw Winner is initially uncontactable, FWD will follow-up with each uncontactable redraw Winner via phone and email thrice on separate days. FWD reserves the right to forfeit the Prize (without any liability on the part of FWD to any person) in the event that any redraw Winner remains uncontactable after the third attempt at contact.
- d) Winners who wish to forfeit the Prize are encouraged to respond to the email sent by FWD, informing of their intention to forgo the Prize.

8. Prize Distribution:

- a) Prizes for the Lucky Draw will be distributed to Winners between **08 January 2024 – 05 February 2024** (both dates inclusive).
- b) Unless otherwise informed by FWD, physical Prizes won will have to be collected by Winners at FWD's Office. Winners who are unable to collect the Prizes in person may, at FWD's discretion, nominate a representative to collect the Prizes on their behalf.
- c) Winners must produce proof of identity and eligibility for the Prize prior to the distribution of the Prize when contacted by FWD. If any Winner does not respond or fails to produce proof of identity and/or eligibility for the Prize, FWD reserves the right to forfeit the Prize (without any liability on the part of FWD to any person), and shall be entitled to select a Winner that is next in the eligible list.
- d) If any Winner does not collect the Prize (whether through himself or a nominated representative) by the last date of the applicable period of distribution, FWD reserves the right to forfeit the Prize (without any liability on the part of FWD to any person), and shall be entitled to select a Winner 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 Prize(s) in order to ensure compliance with applicable laws or regulations.
- f) FWD reserves the right to claw back the Prize if the Eligible Policy is cancelled within 1 year of the policy effective date.

9. Costs:

- a) All costs incurred by the Winners 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 Winners as a result of and/or pursuant to his/her participation in the Campaign shall be solely borne by the Winners. FWD shall not be under any obligation to reimburse the Winners 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 Prize, 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 and/or Lucky Draw 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 the Winner is eligible for this Campaign and/or whether all relevant requirements are met under these terms and conditions.
- g) By participating in this Campaign and/or Lucky Draw, the Winner 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 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.
- i) 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.
- 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, Lucky Draw dates, or Prize collection period), or withdraw or alter any part of this Campaign and/or Lucky Draw 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 and/or Lucky Draw is deemed

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acceptance of these terms and conditions.

- m) 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 2001 to enforce any of these terms and conditions.
- n) The vector images of the Apple iPhone, Apple iPad and Apple Watch used in this website are created by FWD Singapore Pte Ltd using the images by Emir Saldierna, hereinafter referred to as the "original vector images". The original vector images have been modified by FWD Singapore Pte Ltd in such a way that all images are now visible together with a colourful background. The original vector images are copyright protected. Some rights are reserved as provided in the Creative Commons License Agreement Attribution 4.0 International – CC BY 4.0, hereinafter referred to as the "Creative Commons Public License". A disclaimer of warranties and limitation of liability applies to the original images as provided in the Creative Commons Public License. The disclaimer of warranties and limitation of liability provided in the Creative Commons Public License, shall be interpreted in a manner that, to the extent possible, most closely approximates an absolute disclaimer and waiver of all liability. For further information on the Creative Commons Public License, please click [here](#).
- o) The image of PlayStation used in this website is created by FWD Singapore Pte Ltd using the images by Sony (<https://www.playstation.com/en-us/ps5/>), hereinafter referred to as the "original images". The original images have been modified by FWD Singapore Pte Ltd in such a way that all images are now visible together with a colourful background. The original images are copyright protected. Some rights are reserved as provided in the Creative Commons License Agreement Attribution 4.0 International – CC BY 4.0, hereinafter referred to as the "Creative Commons Public License". A disclaimer of warranties and limitation of liability applies to the original images as provided in the Creative Commons Public License. The disclaimer of warranties and limitation of liability provided in the Creative Commons Public License, shall be interpreted in a manner that, to the extent possible, most closely approximates an absolute disclaimer and waiver of all liability. For further information on the Creative Commons Public License, please click [here](#).
- p) The information set out in these terms and conditions are accurate as of **24 November 2023**.