

Protect and Travel 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 May 2024 to 30 June 2024** (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 website, www.fwd.com.sg, shall receive six unique discount codes for 80% off the premium payable (capped at S\$100) on future FWD Travel (Single trip) insurance policies purchased through FWD. Each discount code may be used for each unique purchase of an FWD Travel (Single trip) insurance policy.

Gift: Six unique 80% discount codes (capped at S\$100) that can be used to purchase FWD’s Travel (Single trip) insurance policy. Only one discount code may be applied in a single policy application, and the discount shall be applied on the base policy only before the addition or issuance of any riders or endorsements.

Eligibility:

1. Customers who make a new purchase of any of the following policies (each an “**Eligible Policy**”) during the Campaign Period will be entitled to receive the Gift, provided that the Eligible Policy has a minimum annual premium of S\$800 with the annual premium payment mode selected. Each Eligible Policy must also remain 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. Each customer is entitled to receive a maximum of one Gift regardless of the number of Eligible Policies purchased during the Campaign Period.
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 Gift 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 rescind or void the Gift with immediate effect, and where the Gift has been utilised, FWD shall be entitled to treat the Gift as never having existing, and demand from the customer the difference in premium payable on the Travel (Single Trip) insurance policy purchased.
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.

Gift issuance & redemption:

1. Discount 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 six unique discount codes will be sent to eligible customers within 3 months from 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 discount code within one month of the expected issuance, the discount code will be deemed to have been forfeited, and FWD shall not be required to issue any other discount code or compensation.
4. If FWD discovers at any time that a person is not entitled to receive the Gift, FWD may at its discretion rescind or void the Gift with immediate effect, and where the Gift has been utilised, FWD shall be entitled to treat the Gift as never having existing, and demand from the customer the difference in premium payable on the Travel (Single Trip) insurance policy purchased.
5. To redeem the discount code, eligible customers have to enter the discount code at the time of purchasing the FWD Travel (Single trip) insurance policy through FWD's website, prior to completing the policy application and making payment. Each discount code may only be redeemed once. Once a redemption has been made, the discount code will be regarded as used and will become invalid.
6. Discount codes issued are valid until **30 September 2025** ("**Expiry Date**"). Discount codes that are not redeemed or fully utilised by the Expiry Date will be forfeited. No correspondence or claims will be entertained in the event of such forfeiture. A customer's whose discount code has been forfeited shall not be entitled to any payment or compensation whatsoever from FWD.
7. FWD reserves the right to cancel any FWD Travel (Single trip) insurance policy or clawback the difference in premium payable should the discount utilised by the customer amount to more than the S\$100 per FWD Travel (Single trip) insurance policy.

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 **13 May 2024**.