

Refer a Friend Programme Terms & Conditions

The Refer a Friend Programme (the “Referral Programme”) rewards you when you invite your friends and family members to purchase selected FWD Singapore Pte Ltd (“FWD”) insurance products. The applicable terms & conditions of the Referral Programme are set out below:

1. You are eligible to participate in the Referral Programme if you have received the referral link from us and reside in Singapore during the validity period of the referral link.
2. The Referral Programme is applicable to all FWD insurance products purchased under the individual category, except for the purchase of Endowment and HDB Fire insurance products.
3. The Referral Programme is not valid for policy renewal, policy endorsement, policy extension, policy shortening, policy reinstatement, and policy cancellation.
4. The referral link is valid for one (1) year from the date you purchased your policy from FWD. However, if you purchase another eligible FWD insurance product during this one (1) year period, the validity of your referral link will extend, and now be valid for a period of one (1) year from the date of your last issued FWD policy.
5. There is no limit to the number of persons you can refer.
6. A referral is considered successful if:
 - a. the referred customer successfully purchases any eligible FWD policy using your referral link; and
 - b. both the referred customer’s policy and your policy is or becomes active prior to the referral fee payout; and
 - c. both the referred customer’s policy and your policy remain in-force or were not cancelled/terminated at any time prior to or at the time of the referral fee payout.
7. The referred customer may receive an additional discount on top of selected promotional discounts on FWD’s website for their policy premium. The friend referral discount may not be applicable to some promotions as indicated on our website. The referred customer can choose to enter the discount promotion code and continue to purchase without the friend referral discount.
8. As the FWD customer, who has successfully referred a friend, you will receive a one-time referral fee. Referral fees will vary based on the products or even plan type purchased.

9. Please refer to the table below for the referral fees and the criteria applicable for the respective products:

Product	Referral Fee (S\$)	Minimum annual premium* paid criteria. *annual premium refers to first-year premium amount
home	25	NA
maid	25	NA
personal accident	25	NA
travel (Annual)	25	NA
travel (Single)	5	Minimum S\$50 premium*
cancer	25	Minimum S\$200 annual premium*
international health	300	Minimum annual premium > S\$1,000*
term life plus or direct purchase insurance	50	Minimum annual premium > S\$500*
big 3 critical illness	30	Minimum S\$300 annual premium*
heart attack	20	Minimum S\$200 annual premium*
stroke	20	Minimum S\$200 annual premium*
critical illness plus	50	Minimum S\$400 annual premium*
flex	10	NA
cancer 100	20	NA

10. Referral fees will be paid out on the 10th day of each month.

- If the referred customer's policy or your policy is a policy with a free look period, the referral fee will be paid either in the same month as the expiry of the free look period, or the following month should the expiry of the free look period fall after the 10th day of the month, whichever is later for both policies.
- If the referred customer's policy and your policy are policies without a free look period, the referral fee will be paid either in the same month as the policy start date, or the following month after the policy start date should the policy start date fall after the 10th day of the month, whichever is later for both policies.

11. The referral fee is only payable via PayNow. To receive your referral fees, you must update your PayNow information through the FWD customer portal.

12. You can check the status of the referral fee payout via our FWD customer portal. You can also drop us an e-mail at contact.sg@fwd.com or call our customer service hotline at +65 6820 8888, if you did not receive your referral fees.

13. If you do not provide us with your PayNow information and the referral fee remains unclaimed, the right to receive the referral fee will expire six (6) months from the expiry of your referral link. The referral link you receive should not be used for personal purchases by you. If you do use your own referral link to make a policy purchase, you will only be entitled to the applicable discount, but will not receive any referral fee for the purchase.

14. FWD reserves the right to amend these terms and conditions at any time without giving notice to customers, including the right to terminate this Referral Programme. Participation in the Referral Programme is deemed acceptance of these terms and conditions.