

# 35% Perpetual Discount – FWD Big 3 Critical Illness Campaign

## Terms and Conditions

### (the “Campaign”)

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

**Campaign Period:** The campaign period is from **23 March 2023 to 31 March 2027** (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](http://www.fwd.com.sg), shall receive a perpetual discount of 35% off the premium payable on the Eligible Policy, which discount shall be applicable throughout the policy premium payment term (“**Perpetual Discount**”).

#### **Eligibility:**

1. Customers who purchase the FWD Big 3 Critical Illness Insurance Policy (the “**Eligible Policy**”) during the Campaign Period shall qualify for this Campaign and will be eligible to receive the Perpetual Discount. The Eligible Policy should remain active and must not have been cancelled during the premium payment term to enjoy the Perpetual Discount.
2. 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.
3. The policy application in respect of the Eligible Policy 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.

#### **Perpetual discount issuance:**

1. The Perpetual Discount should be automatically applied on the FWD’s online site, [www.fwd.com.sg](http://www.fwd.com.sg), and no promo code is required to be eligible for the discount. No separate action is required by customers to enjoy the Perpetual Discount prior to checking out and making payment for the Eligible Policy.
2. The Perpetual Discount issued is non-transferable, non-replaceable and non-exchangeable for cash, credit or any other items, whether in part or whole.
3. In the event that the Perpetual Discount is for whatever reason not applied at the time of purchasing an Eligible Policy and any person fails to inform FWD of this, FWD shall not be required to issue the Perpetual Discount, any other discount or compensation.
4. The Perpetual Discount will be applied on all Eligible Policies purchased on or before **31 March 2027** (“**Expiry Date**”). An Eligible Policy not purchased by the Expiry Date will not be eligible for the Perpetual Discount. No correspondence or claims will be entertained in the event of purchases made after the Expiry Date.

#### **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 **12 February 2026**.