

Non-stop rewards

Participate in any FWD plans & stand to win the grand cash prize of

RM100,000!

Monthly prizes

1x

RM10,000 cash prize

2x

Touch 'n Go eWallet Credit worth RM1,000

10x

Touch 'n Go eWallet Credit worth RM100

Campaign Period: 6 January - 31 December 2026

For full Terms & Conditions, please visit www.fwd.com.my

- The Campaign is open to both new and existing FWD customers who participate in any FWD plan with a minimum ACE/APE of RM3,000, with or without applicable riders.
 - The minimum ACE/APE amount includes up to 10% of regular top-up contribution/premium.
 - Adhoc/Single Top-up contribution/premium is not counted towards the minimum ACE/APE amount.
- This campaign is open to all FWD customers across all distribution channels including agency, bancatakaful/bancassurance and digital products.
- Eligible customers stand a chance to win one (1) of the Monthly reward. Each customer can only win once for the monthly reward throughout the Campaign Period. However, a customer who has won for the monthly reward, may still be eligible for the Grand Prize draw if he/she has fulfilled all the Campaign criteria.
- For prize fulfilment purposes, FWD will credit the cash prizes and/or the Touch 'n Go eWallet credits directly into the customers' bank account and/or the mobile number registered either with FWD Takaful and/or FWD Insurance. Requests to change the bank account numbers and/or mobile phone numbers currently registered with FWD Takaful and/or FWD Insurance will strictly not be entertained.
- The contribution/premium must be paid by recurring payment methods such as Credit/Debit Card, Direct Debit or Biro Angkasa.
- Certificate(s)/Policy(ies) must continue to be in-force, and all contributions/premiums must be paid up to date at the time of reward assessment and fulfilment. Certificate(s)/Policy(ies) must not be on contribution/premium holiday at the time of reward fulfilment.
- Application for 'keyman' coverage for entrepreneurs, business owners or key persons of an SME/corporate/companies are not eligible under this Campaign.
- This Campaign is not applicable for agent's own case, staff's own case, and replacement of certificate/policy. At the time of assessing the Reward recipients, customer must not be an agent, staff, or affiliate of FWD.

Rezeki tanpa henti

Sertai pelan FWD &
berpeluang memenangi
hadiah utama
wang tunai bernilai

RM100,000!

Hadiah bulanan

1x

RM10,000
wang tunai

2x

Kredit Touch 'n Go
eWallet bernilai
RM1,000

10x

Kredit Touch 'n Go
eWallet bernilai
RM100

Tempoh Kempen: 6 Januari – 31 Disember 2026

Untuk Terma & Syarat penuh, layari www.fwd.com.my

- Kempen ini terbuka kepada pelanggan FWD baharu dan sedia ada yang menyertai mana-mana pelan FWD dengan sumbangan/premium tahunan minima sebanyak RM3,000, bersama atau tanpa rider:
 - Jumlah minima ACE/APE termasuk sehingga 10% daripada sumbangan/premium tambah nilai biasa
 - Sumbangan/premium tambah nilai Adhoc/Single tidak akan diambil kira dalam jumlah sumbangan/premium minima ACE/APE.
- Kempen ini terbuka kepada semua pelanggan FWD di semua saluran pengedaran termasuk agensi, bancatakaful/bancassurance dan produk-produk digital.
- Pelanggan yang layak akan berpeluang memenangi satu (1) daripada hadiah bulanan. Setiap pelanggan hanya boleh menang sekali untuk hadiah bulanan sepanjang Tempoh Kempen. Walau bagaimanapun, pelanggan yang telah memenangi hadiah bulanan, mungkin masih layak untuk cabutan hadiah utama jika dia telah memenuhi semua kriteria Kempen.
- Untuk tujuan pemenuhan hadiah, FWD akan mengkreditkan hadiah wang tunai dan/atau kredit Touch 'n Go eWallet terus ke dalam akaun bank pelanggan dan/atau nombor telefon mudah alih yang didaftarkan sama ada dengan FWD Takaful dan/atau FWD Insurance. Permintaan untuk menukar nombor akaun bank dan/atau nombor telefon mudah alih yang telah didaftarkan dengan FWD Takaful dan/atau FWD Insurance tidak akan dilayan sama sekali.
- Kempen ini terhad kepada kaedah-kaedah pembayaran sumbangan/premium berulang seperti Kad Kredit/ Debit, Debit Langsung atau Biro Angkasa.
- Sijil/Polisi mesti terus berkuatkuasa dan semua pembayaran sumbangan/premium mesti dikemas kini pada masa penilaian penerimaan Ganjaran. Sijil/Polisi tidak boleh berada dalam tempoh cuti sumbangan/premium sewaktu tempoh penilaian penerima Ganjaran.
- Penyertaan Sijil/Polisi untuk usahawan atau pemilik/pengurus syarikat (keyman) tidak layak atau sah di bawah Kempen ini
- Kempen ini tidak sah untuk sebarang kes ejen atau staf sendiri atau Sijil/Polisi penggantian. Dalam tempoh penilaian penerimaan Ganjaran, pelanggan harus memastikan bahawa dia bukanlah seorang ejen, pekerja, atau affiliate FWD.