

Wealth Bonus Super Booster Campaign Terms & Conditions

1) ELIGIBLE CAMPAIGN PARTICIPANTS

All customers who sign up for **FWD WealthLink Pro** with **5 years premium payment term** during the campaign period.

2) CAMPAIGN DURATION

All proposals for eligible policy submitted from **20 November to 31 December 2024** (both dates inclusive) and issued by **31 December 2024**.

Eligible policy(ies) must be in-force at the time of the reward fulfilment.

3) CRITERIA and REWARDS

Eligible customers will receive **additional Wealth Bonus** of 4% of initial Basic Sum Assured at the end of 20th year. After the 20th year, at the end of every 10 years, eligible customers will receive 2% of initial Basic Sum Assured.

	Wealth Bonus (% of Initial Basic Sum Assured credited into Investment Account)	
	Current	Campaign Benefit
End of 20 th policy year	8%	12%
30 th policy year, 40 th policy year etc	4%	6%

The **Additional Wealth Bonus** will be payable towards your *investment account value* with 100% allocation rate.

The additional Wealth Bonus will be reduced proportionately if the policy lapses or matures partway.

To be entitled to the Wealth Bonus, the eligible policy must be in force when the Campaign Wealth Bonus is granted.

4) CHANGE OF REWARD

FWD Insurance Berhad reserves the right to change the reward under exceptional circumstances which make it impossible or impracticable to maintain the original reward. Should there be a change, the alternative reward shall be of equivalent value expressed in Ringgit Malaysia.

5) DISPUTE

In the event of any dispute, FWD Insurance Berhad's decision shall be final and no correspondence including any form of representation shall be entertained.

6) MISCELLANEOUS

By entering this campaign, the eligible customers consent to FWD Insurance Berhad, to publish, display, and identify their names, photographs for publicity purposes (if any).

FWD Insurance Berhad reserves the right to make any amendments to these Terms and Conditions as and when deemed necessary.

These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and all eligible customers agree to submit to the exclusive jurisdiction of the courts of Malaysia.