

## Terms and Conditions – Non-stop Rewards (“Campaign”)

Organiser: FWD Malaysia Holdings Sdn Bhd (202501012298 (1613712-D)) (“FWD”)

FWD is the financial holding company of FWD Takaful Berhad (“FWD Takaful”) and FWD Insurance Berhad (“FWD Insurance”). FWD Takaful and FWD Insurance, wherever stated in the Campaign shall be part of FWD.

### Campaign Period

1. Campaign Period: **6 January 2026 – 31 December 2026**.
2. FWD **has the right** to modify, reschedule, postpone, extend, terminate or cancel the Campaign at any time. If a termination, postponement or cancellation of the Campaign were to occur, FWD can choose to not give away any prizes or rewards.
3. To avoid further doubt, the termination, postponement or cancellation of the Campaign does not allow the Participants or winners to claim for damages from FWD for any losses incurred by the Participants or winners as a result, whether direct or indirect, of the termination, postponement, or cancellation by FWD.

### Campaign Criteria

1. 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 (“Participant(s)”).
  - a. The minimum ACE/APE amount **includes** up to 10% of regular top-up contribution/premium
  - b. Adhoc/Single Top-up contribution/premium is **not** counted towards the minimum ACE/APE amount.
2. This Campaign is open to **all FWD customers** across all distribution channels including agency, bancatakaful/bancassurance and digital products, however FWD’s agents, staffs and its affiliate are not eligible to participate in this Campaign.
3. Certificate/policy must remain **in force** and contribution/premium must be paid **up to date** at the time of prize giving
4. Participation Criteria:

Payment Mode	Entry
Annual	X3
Semi-annual	X2
Monthly/Quarterly	X1
Single Contribution/Premium Plans	X1

## Reward

1. Subject to the Terms and Conditions of this Campaign, Participants who meet the Campaign Criteria stand a chance to win **one (1)** of the monthly reward. Each Participant can only win **once** for the monthly reward throughout the Campaign Period. However, a Participant who has won the monthly reward, may still be eligible for the grand prize draw if he/she has **fulfilled** the Campaign Criteria.
2. The rewards which are to be given away to the winners under this Campaign are as follows:

Category	Reward	Total Units
Grand prize	Cash prize of RM100,000	1
Monthly prize (1 <sup>st</sup> place - 1 winner)	Cash prize of RM10,000	12
Monthly prize (2 <sup>nd</sup> place - 2 winners)	Touch n Go eWallet credit worth RM1,000	24
Monthly prize (3 <sup>rd</sup> place - 10 winners)	Touch n Go credit eWallet worth RM100	120

3. There will be a total of **157 winners** throughout the Campaign Period.
4. The contribution/premium **must** be paid by recurring payment methods such as via Credit/Debit Card, Direct Debit or Biro Angkasa. Entries where the payment method is made via cash will not be eligible for the Campaign.
5. Certificates/policy must continue to be **in-force**, and all contributions/premiums must be paid up to date at the time of reward assessment and fulfilment.
6. Certificate(s)/policy(ies) must **not be** on contribution/premium holiday at the time of reward fulfilment.
7. Application for 'keyman' coverage for entrepreneurs, business owners or key persons of an SME/corporate/companies are not eligible under this Campaign.
8. This Campaign is **not** applicable for agent's own case, staff's own case, and replacement of certificate/policy. Participant who become an agent of FWD Takaful or FWD Insurance during the reward fulfilment period, will not be eligible to receive the prize (including the grand prize) under this Campaign.
9. At the time of assessing the winner, the winner's registered mobile number shall be **current**.

10. FWD reserves the right to withhold the reward should any of the terms of this Campaign is not fulfilled.

### Reward Fulfilment

1. For reward fulfilment:
  - a. FWD will credit the cash prizes **directly** into the winners' bank account registered either with FWD Takaful and/or FWD Insurance.
  - b. FWD will credit the Touch n Go eWallet credits **directly** to the winners' Touch n Go eWallet account through the mobile number that is registered with FWD Takaful and/or FWD Insurance.
  - c. Requests to change the bank account numbers or mobile phone numbers currently registered with FWD Takaful and/or FWD Insurance **shall not** be entertained.
2. FWD reserves the right, in its absolute discretion, to **extend the timeline** for the delivery of the reward as deemed necessary, without prior notice.
3. Winners will be selected based on a **draw mechanism** at the frequency stated below:
  - a. Monthly prizes: **3 weeks** after each month end i.e winners for March will be drawn during the third week of April.
    - i. The delivery of the Touch n Go eWallet credits and monthly cash prizes will be completed **within 2 months** of the final draw date.
    - ii. FWD shall **not** be responsible for any delays in the delivery of the Touch n Go eWallet credits and monthly cash prizes due to incorrect or outdated mobile phone numbers, dormant accounts or any other account-related issues.
  - b. Grand prize: **3 months** after 31 December 2026 i.e grand prize winner will be drawn within by early Q2 2027.
    - i. The delivery of the grand prize will be completed **within 2 months** of the final draw date.
    - ii. FWD shall **not** be responsible for any delays in the delivery of the grand prize due to incorrect or outdated mobile phone numbers, dormant bank accounts or any account-related issues.
    - iii. The final winner of the grand prize may be requested to participate in promotional and/or marketing initiatives organized by FWD.
4. The Participants must keep their certificate and/or policy in force for a minimum period of 3 months, in order to be eligible for the grand prize reward.
5. FWD shall reserve the right, at its absolute discretion, to substitute any of the rewards with another of similar value, at any time without prior notice.
6. Rewards are strictly not transferable, assignable, exchangeable, or redeemable by the winners in any other form or manner other than that specified by FWD.

## Other Terms and Conditions of the Campaign

1. FWD reserves the right, at its sole discretion, without prior notice and without any liability to any person, at any time, change, revise, or amend the terms and conditions of this Campaign. In the event of any changes made to the terms and conditions, Participants agree that their continued participation in the Campaign will constitute their acceptance of the terms and conditions.
2. All costs incurred by the Participants in connection with and/or in relation to the Campaign, including but not limited to postal service charges or Internet Service Provider (ISP) charges (if applicable), all transportation costs, communication charges, accommodation, food costs, and other relevant costs incurred by the Participants in the Campaign shall be borne entirely by the Participants. FWD has no obligation to reimburse the Participants for any costs and expenses incurred.
3. FWD and/or its representatives shall not be liable to any Participants in respect of any loss or damage suffered, including but not limited to, indirect or consequential loss, or for personal injury suffered or sustained by the Participants arising out of or in connection with the participation in the Campaign, as well as the redemption and/or utilisation of any reward received.
4. FWD's decision on all matters relating to the Campaign including judging and selection of winners shall be final, binding, and conclusive on all Participants, and no correspondence or appeals will be entertained.
5. By participating in this Campaign, Participants consent to give their personal information to FWD for the purpose of the Campaign, and FWD reserves the right to publish, process and use the Participants' and winners' names and/or their entries for purposes of publicity, advertising and/or trade without further compensation or notice and each Participant or winner is not entitled to make any claims for the use of their name and/or entries by FWD. For a more detailed description of our privacy practices, please refer to our Privacy Statement at <https://www.fwd.com.my/privacy-statement/>
6. By submitting an entry to the Campaign, Participants are deemed to have understood and agreed to be bound by the terms and conditions.
7. Any of the terms which are invalid and unenforceable will not affect the continued enforcement of the remaining terms and conditions.
8. This Campaign and the terms and conditions shall be construed in accordance with, and governed by, the laws of Malaysia.
9. In the event of conflict between the English and Malay versions of the terms and conditions of this Campaign, the English version shall prevail