

Terms & Conditions for FWD 4 A Cause campaign (“the Campaign”)

1. Introduction

This Campaign is organised by FWD Takaful Berhad (“FWD Takaful”) in collaboration with, Arus Education Sdn Bhd (“ARUS”) (117723U), The Mental Illness Awareness, Support Association (“MIASA”) (PPM-020-14-1609199) and Malaysian Medical Relief Society (“Mercy Malaysia”) (PPM-027-10-14092017) (collectively will be referred to as “Cause”).

2. Campaign Period

This Campaign will be held from 19th of May 2020 until 18th May 2021

3. Eligibility

a. This Campaign is opened to:

- (i) Malaysian citizens only;
- (ii) residing in Malaysia;
- (iii) aged 17 and above; and
- (iv) Certificate Owner who has participated in FWD Takaful online products within the campaign period.

4. Campaign Mechanics

- a. Certificate Owners can refer to the promo code from FWD Takaful’s website on FWD 4 A Cause ‘s campaign page; www.fwd.com.my/eng/4-a-cause
- b. Certificate Owners need to key in the promo code that are organisation specific of the “Cause” they wish to support during participating in any FWD Takaful online products.
- c. Certificate Owners are allowed to pledge support for only one (1) “Cause” per promo code;
- d. FWD will donate 10% of the first-year total contribution paid by the Certificate Owner, this will be taken from the wakalah fees. This Donation amount cannot be converted into cash, rebates or discounts.
- e. Certificate Owners will not get a receipt for the Donation because FWD Takaful will then donate 10% of the first year contribution, this will be taken from the wakalah fees to the Cause of choice.

5. Indemnity

- a. The Certificate Owner will indefinitely waive, release and discharge FWD Takaful, its agencies, sponsors and representatives from and against any and all liabilities, costs, loss, damages or expenses which the Certificate Owner or any party claiming through the Certificate Owner hereafter may have arising out of participation in the Campaign including (but not limited to) personal injury and damage to property and whether or not direct, consequential or foreseeable.
- b. The Certificate Owner shall indemnify FWD Takaful its affiliates, agents, and sponsors from and against all liability, costs, loss, or expenses suffered thereby as a result of the Certificate Owner's breach warranties and undertakings and any breach of this Terms and Conditions and/or the rules and regulations of the Campaign.

6. Governing Law

This Terms and Conditions of the Campaign shall be construed, governed and interpreted in accordance with the laws of Malaysia.

7. Miscellaneous

- a. The invalidity, illegality or unenforceability of any terms hereunder shall not affect or impair the continuation in force of the remainder of the Terms and Conditions of this Campaign.
- b. By participating in this Campaign, the Certificate Owner agree and consent to his/her personal data or information being collected, processed, and used by FWD Takaful for the purposes of this Campaign as per the Personal Data Protection Act, 2010 including but not limited to any publicity or advertisement purposes.