

## FWD Takaful Berhad (“FWD Takaful”) KASIH5 and KASIH10 (“Promotion”)

### Terms and Conditions

1. What is FWD Takaful KASIH5 and KASIH10 Promotion about?  
This Promotion gives customers RM5 (**KASIH5**) or RM10 (**KASIH10**) off their first-month or first-year contribution when they participate in FWD Kasih subject to the terms and conditions herein stated.
2. When is the period for this Promotion?  
This Promotion starts on 18<sup>th</sup> June 2021, 00:01 HRS and ends on 1<sup>st</sup> December 2021, 23:59 HRS (“Promotion Period”).
3. How do I enjoy the RM5 or RM10 promotion?
  - a. You must key in the promo code **KASIH5** or **KASIH10** when checking out from FWD Kasih product page during application stage.
4. What product is eligible for this promotion?  
The eligible product is FWD Kasih.
5. I am an existing certificate owner, am I still eligible for the KASIH5 and KASIH10 promo code?  
Yes, KASIH5 and KASIH10 promo code is applicable for every new and valid participation of FWD Kasih during the Promotion Period.
6. Can I use KASIH5 and KASIH10 promo code along with another promo code?  
No, the KASIH5 and KASIH10 promo code cannot be stacked or used in conjunction with another promo code.
7. Is there a processing fee?  
A RM1 processing fee is required when discount amount equals to or exceeds the contribution amount.

### About KASIH5 / KASIH10 promo:

- Expires on 1<sup>st</sup> December 2021
- Valid for first-month or first-year contribution only
- Valid for participation of FWD Kasih only
- Valid for monthly or annual payment for FWD Kasih only
- Redemption limit:
  - KASIH5 for FWD Kasih: 1000 redemptions only
  - KASIH10 for FWD Kasih: 1000 redemptions only
- KASIH5: Valid for RM5-off promo only
- KASIH10: Valid for RM10-off promo only
- The promotion cannot be exchanged for cash.
- Participants are only permitted to use the promo code that has been given to them.
- The management of FWD Takaful reserves the right to vary or amend this Promotion and this Terms and Conditions without prior notice.