

## FWD Takaful Berhad (“FWD Takaful”) FORYOU Promotion (“Promotion”)

### Terms and Conditions

1. What is FWD Takaful FORYOU Promotion about?  
This Promotion offers a RM20 discount or a RM50 discount to those who participate in any FWD Takaful selected online products subject to the terms and conditions herein stated.
2. When is the period for this Promotion?  
This Promotion starts from 1 December 2021, 00:01 HRS and ends on 31 January 2021, 23:59 HRS (“Promotion Period”).
3. How do I get RM20 off?
  - a. You must key in the promo code 20FORYOU when checking out from FWD Takaful website during application stage.
  - b. You may refer the full terms and conditions below in using promo code 20FORYOU.
4. How do I get RM50 off?
  - a. You must key in the promo code 50FORYOU when checking out from FWD Takaful website during application stage.
  - b. You may refer the full terms and conditions below in using promo code 50FORYOU.
5. Can I use 20FORYOU and 50FORYOU multiple times if I participate in various selected FWD Takaful products?  
Yes, you can use 20FORYOU or 50FORYOU for each participation in any FWD Takaful selected product subject to the terms and conditions stated herein.
6. Can I use 20FORYOU and 50FORYOU together?  
No, the 20FORYOU and 50FORYOU promo codes cannot be stacked or used in conjunction with another promo code. You may choose either 20FORYOU or 50FORYOU to use per certificate.
7. What are the online products that are eligible for this promotion?  
The selected online products are:
  - a. FWD Protect Direct;
  - b. FWD Care Direct;
  - c. FWD Big 3 Critical Illness Protection Plan
  - d. FWD MedSecure Direct; and
  - e. FWD SpecialCare Direct.
8. I am an existing certificate owner. Am I still eligible for the 20FORYOU or 50FORYOU promo codes?  
Yes, the 20FORYOU and 50FORYOU promo codes are applicable for every new and valid participation of the selected FWD Takaful products during the Promotion Period.
9. Is there a processing fee?  
A RM1 processing fee is required when the discount amount equals or exceeds the contribution amount.

#### About 20FORYOU promo code:

- Expires on 31 January 2021.
- Valid for first-month contribution only.
- Valid for first-time contribution only.
- Valid for participation of the following products, namely; FWD Protect Direct, FWD Care Direct, FWD Big 3 Critical Illness Protection Plan, FWD MedSecure Direct and FWD SpecialCare Direct only.
- Valid for monthly payment for FWD Protect Direct, FWD Care Direct, FWD Big 3 Critical Illness Protection Plan, FWD MedSecure Direct and FWD SpecialCare Direct only.
- Redemption limit : 500 of successful application.
- The RM20 off cannot be exchanged for cash.
- The management of FWD Takaful reserves the right to vary or amend this Promotion and this Terms and Conditions without prior notice.

#### About 50FORYOU promo code:

- Expires on 31 January 2021.
- Valid for first-year contribution only.
- Valid for first-time contribution only.
- Valid for participation of the following products, namely; FWD Protect Direct, FWD Care Direct, FWD Big 3 Critical Illness Protection Plan, FWD MedSecure Direct and FWD SpecialCare Direct only.
- Valid for annual payment for FWD Protect Direct, FWD Care Direct, FWD Big 3 Critical Illness Protection Plan, FWD MedSecure Direct and FWD SpecialCare Direct only.
- Redemption limit: 200 of successful application.
- The RM50 off cannot be exchanged for cash.
- The management of FWD Takaful reserves the right to vary or amend this Promotion and this Terms and Conditions without prior notice.