

Merdeka Saving Booster Cash Campaign Terms & Conditions

1) ELIGIBLE CAMPAIGN PARTICIPANTS

All customers who sign up for [FWD Max Wealth](#), [GoSecure & GoSecure+](#) (collectively known as 'eligible policy') and include [FWD Guaranteed Income Booster](#) ('eligible rider') during the campaign period.

2) CAMPAIGN DURATION

All proposals for eligible policy submitted from 7 August to 30 September 2024 (both dates inclusive) and issued by 15 October 2024.

Eligible policy(ies) must be in-force at the time of the reward fulfilment with minimum 3 months premium paid.

3) CRITERIA and REWARDS

Eligible customers will receive Cash Reward(s) based on the APE and payment mode (annual or non-annual) of their plan:

APE *Tier (per policy)/ Premium payment mode	Cash Reward (RM)	
	Annual	Non-annual
RM6,000 to RM11,999	900	400
RM12,000 to RM17,999	1,800	800
RM18,000 to RM23,999	3,000	1,300
RM24,000 to RM29,999	4,500	2,000
RM30,000 and above	6,500	3,000

Policies with payment term that are shorter than 20 years are subject to discounted APE calculation based on below table:

Premium payment term	APE % counted for campaign reward	Example	
		APE (RM)	APE qualified reward (RM)
>= 20 years	100%	20,000	20,000
15 years	90%	20,000	18,000
9 years	70%	20,000	14,000
6 years	60%	20,000	12,000
5 years	50%	20,000	10,000
3 years	40%	20,000	8,000

The Cash Reward will be credited into the eligible customers' bank account stated in the proposal form.

To be entitled to the Cash Reward, the eligible policy must be in force at the time the Cash Reward is credited into the customer's bank account.

The reward will be forfeited if the eligible customers do not provide bank account details in the proposal form. The Cash Reward is also not transferrable.

4) CAMPAIGN FULFILMENT

For policies that are issued in August 2024, the Cash Reward will be credited to your bank account in January 2025.

For policies that are issued in September 2024, the Cash Reward will be credited to your bank account in February 2025.

If there is any delay in the crediting of the Cash Reward, the eligible customers will be notified by their servicing agents.

The Cash Reward will only be credited into the customer's bank account provided in the

proposal form. As such, eligible customers must complete their bank account information in the proposal form.

If there is a discrepancy in the account name and bank account number, the crediting bank will reject the transaction and FWD Insurance Berhad reserves the right to forfeit the Cash Reward.

Please contact your servicing agent for guidance on how to complete the required information in the proposal form.

5) 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.

6) 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.

7) 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.