

## FWD Takaful Berhad (“FWD Takaful”) – Ready, Set, Raya! Promotion (“Promotion”)

### Terms and Conditions

1. What is the Promotion about?
  - a) This Promotion offers a 25% discount on first month’s contribution and 10% discount on first year’s contribution. It applies to those who participate in any of FWD Takaful’s selected online products with monthly or annual contribution modes, subject to the Terms and Conditions herein stated.
2. When is the period for this Promotion?

This Promotion starts from 1 April 2024, 00:00 HRS and ends on 24 April 2024, 23:59 HRS (“Promotion Period”):
3. How do I get the 25% and 10% discount?
  - a) You must key in the promotion code BLESS25M (“BLESS25M”) for monthly contribution mode or BLESS10Y (“BLESS10Y”) for annual contribution mode when checking out from FWD Takaful website during the application stage.
  - b) You may refer to the full Terms and Conditions when using the BLESS25M and BLESS10Y.
4. Can I use the BLESS25M and BLESS10Y multiple times if I participate in various FWD Takaful’s selected online products?

Yes, you can use the BLESS25M and BLESS10Y for each participation in any of FWD Takaful’s selected online products with monthly or annual contribution mode subject to the Terms and Conditions stated herein.
5. Can I use the BLESS25M and BLESS10Y together with other promotion codes?

No, the BLESS25M and BLESS10Y cannot be stacked or used with another promotion code.
6. Which FWD Takaful’s online products 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;
  - e. FWD Medical Care+; and
  - f. FWD SpecialCare Direct;
7. I am an existing certificate owner. Am I still eligible for the BLESS25M and BLESS10Y?

Yes, the Promotion is applicable for first month’s and first year’s contribution for every new and valid participation in FWD Takaful’s selected online products during the Promotion Period, subject to the Terms and Conditions herein stated.

### About BLESS25M and BLESS10Y:

- Redemption limit: Annual contribution mode: up to the first 30 successful applications.
- Redemption limit: Monthly contribution mode: up to the first 180 successful applications.

- The 25% and 10% discount are not exchangeable for cash.
- FWD Takaful reserves the right to vary or amend the Terms and Conditions of this Promotion without prior notice. Any modifications or variations to the Terms and Conditions displayed on FWD Takaful's website shall bind the participant/applicant.
- The Terms and Conditions of this Promotion shall be construed and governed in accordance with Malaysian laws.