

FWD Cashback Celebration Campaign Terms & Conditions

1) ELIGIBLE CAMPAIGN PARTICIPANTS

All customers who sign up for FWD WealthLink, FWD WealthLink Pro, GoSecure & GoSecure+, FWD Max Wealth and FWD Cherish Life (collectively known as 'eligible policy') during the campaign period.

2) CAMPAIGN DURATION

All proposals for eligible policy submitted from 1 October to 31 December (both dates inclusive) and issued by 31 December 2024.

Eligible policy(ies) must be in-force at the time of the reward fulfilment.

3) CRITERIA and REWARDS

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

APE *Tier (per policy)/ Premium Payment mode	% Cashback on APE	
	Annual	Non-annual
RM4,000 to RM7,999	6%	2%
RM8,000 to RM14,999	8%	3%
RM15,000 to RM23,999	10%	4%
RM24,000 and above	15% (capped at RM6,000)	5% (capped at RM2,000)

*Products with limited payment terms are subject to the subsequent limited payment APE criteria:

Premium payment term	APE % counted for campaign reward	Example	
		APE (RM)	APE qualified reward (RM)
>= 20 years	100%	20,000	20,000
18 years	90%	20,000	18,000

15 years	80%	20,000	16,000
10 years	70%	20,000	14,000
9 years	60%	20,000	12,000
6 years	50%	20,000	10,000
5 years	40%	20,000	8,000
3 years	30%	20,000	6,000

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

To be entitled to the Cashback, the eligible policy must be in force at the time the Cashback is credited into the customer's bank account. Policies that have lapsed or are on premium holiday are not eligible for the campaign. Regular top-up premiums will only count as 10% towards campaign recognition.

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

4) CAMPAIGN FULFILMENT

For policies that are issued in October 2024, the Cash Reward shall be credited in March 2025.

For policies that are issued in November 2024, the Cash Reward shall be credited in April 2025.

For policies that are issued in December 2024, the Cash Reward shall be credited in May 2025.

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

The Cashback 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 Cashback.

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.