

2026 FWD BSN “Rezeki Power” Campaign

Terms and Conditions

1. ‘FWD BSN “Rezeki Power” Campaign’ (‘the Campaign’) is organized by FWD Insurance Berhad (‘FWDIB’), running from 1st January 2026, 12:00am to 31st December 2026, 11.59pm (Campaign Period’).
2. Eligibility
 - a. Customers who have completed the purchase of eligible FWD Perlindungan Tenang micro insurance product distributed by BSN within the Campaign Period will stand a chance to join the lucky draw.
 - b. New policy(ies) must be signed up & issued within the Campaign Period.
 - c. Policy must remain active and/or in-force at the time of fulfillment of the Campaign prizes.
3. Campaign Mechanics and Criteria
 - a. Lucky Draw
 - i. Stand a chance to win the following prizes:

Campaign Period	Category	Quantity	Prize
1 January 2026 – 31 December 2026	Grand Prize	1	Proton e-MAS 7

Campaign Period & Prizes					
1 Jan 2026 – 30 Jun 2026			1 Jul 2026 – 31 Dec 2026		
Category	Quantity	Prizes	Category	Quantity	Prizes
1 st Prize	1	Yamaha Y16ZR	1 st Prize	1	Yamaha Y16ZR
2 nd Prize	1	RM 5,000 worth of Touch 'n Go eWallet reload pin	2 nd Prize	1	RM 5,000 worth of Touch 'n Go eWallet reload pin
3 rd Prize	1	RM 3,000 worth of Touch 'n Go eWallet reload pin	3 rd Prize	1	RM 3,000 worth of Touch 'n Go eWallet reload pin

- ii. The criteria for earning entries are as follows:

Plan	No. of Entries for Lucky Draw	
	Without Automatic Renewal Sign Up	With Automatic Renewal Sign Up
Sign up for Qaseh Setia Plan 70 / Qaseh Murni Plan 70	1	2
Sign up for Qaseh Setia Plan 110 / Qaseh Murni Plan 140	2	4
Sign up for Qaseh Setia Plan 150 / Qaseh Murni Plan 175	3	6

- iii. For the avoidance of doubt, the customer is also the policyowner.
- iv. Customer who are selected must answer the Campaign question, “What is the main color of FWD?” correctly when contacted by FWD personnel to be the “Winner”.

4. The fulfilment of the rewards is as stipulated below:

- a. The winners will be notified via email AND/OR contacted through mobile number recorded in FWDIB’s system within fourteen (14) weeks after the end of the Campaign Period for the fulfillment of prizes.
- b. The Customers and/or the Winners consent to FWDIB the right to publish or display the name, picture or any other information of the Customers and/or Winners for the purpose of winner announcement in any manner that FWDIB and/or its authorized service providers deem appropriate. The Customers and/or the Winners are not entitled to claim for the ownership or any other type of compensation on such details that are published or advertised.
- c. The fulfilment of the prizes will be done within fourteen (14) weeks after the end of the Campaign Period.
- d. The Grand Prize, 1st to 3rd Prize Winners, are required to attend a prize giving ceremony (if any/necessary) and in the event the Winner is unable to attend the said ceremony, he/she will automatically be disqualified, and no compensation or arrangement will be made after the prize giving ceremony.
- e. All cost, fees and/or expenses incurred or to be incurred by the Winner in relation to the Campaign and/or the claiming of the prizes, which shall include but not limited to the cost for transportations, accommodation, meals, personal costs and/or any other costs, are the sole responsibility of the Winner.
- f. For fulfilment of the Touch ‘n Go eWallet reload PIN, eligible customers will be notified via email by FWDIB within fourteen (14) weeks after the end of the Campaign Period
- g. FWDIB will not be obligated to replace any Touch ‘n Go eWallet reload PIN that are expired. Non-utilized Touch ‘n Go eWallet reload PIN are not refundable. All Touch ‘n Go eWallet reload PIN cannot be exchanged for cash or any other prize of equivalent value.
- h. FWDIB shall not be responsible for any losses (including loss of opportunity and any other losses flowing therefrom) and/or any damage suffered if a customer cannot be contacted. Customers are solely responsible to notify FWDIB via ask@fwd.com if they do not receive the Touch ‘n Go eWallet reload PIN within the notification period. All requests/claims after 60 days of the notification period will not be entertained.
- i. All rights, interests, and benefits of the prize are deemed to have been given to the winner once the prize is fulfilled. In the event the prize is stolen or lost for any reason or under any circumstances, no replacement will be provided by FWDIB.

- j. The prize is non-transferable, exchangeable, or redeemable for cash. The prizes are subject to availability and FWDIB reserves the right to substitute the prize with another prize of equivalent value without giving notice.
5. For the avoidance of doubt, cancellation, termination or suspension of the Campaign shall not entitle you to any claim against FWDIB for any/all losses or damage suffered or incurred as a direct or indirect result of the same.
6. FWDIB shall not be liable for any claim by you for any loss or damage suffered or incurred arising directly or indirectly from your participation in the Campaign.
7. FWDIB's decision on all matters concerning the Campaign shall be final, binding, and conclusive. No correspondence and/or appeal shall be entertained.
8. FWDIB reserves the right to make amendments to the existing rules and regulations, as and when deemed necessary.
9. These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and you agree to submit to the exclusive jurisdiction of the courts of Malaysia.

Individual Consent on Personal Data and Privacy

1. By submitting your contact details, you acknowledge and give consent to your data being processed for the purposes of this Campaign.
2. You acknowledge that FWDIB shall collect and use your personal data to give you more information related to marketing promotions or future marketing promotions which we carry out. You may opt out of information related to marketing promotions or future marketing promotions which we carry out by replying to our e-mail.
3. You acknowledge that your personal data shall be held by us and shall be kept confidential and shall not be shared with a third party.
4. For more information on our Privacy Policy, kindly visit <https://www.fwd.com.my/privacy-statement-insurance/>

Miscellaneous

1. By participating in this Campaign, you are deemed to have read, understood and agreed to the Terms and Conditions stipulated herein and will abide by all decisions made by FWDIB.
2. FWDIB has the absolute discretion to add, and/or amend these Terms and Conditions, including the right to suspend, terminate or modify this Campaign at any time by giving written notice, which will be displayed on the BSN Website at least seven (7) calendar days prior to the effective date.
3. For the avoidance of doubt, the suspension or termination of the Campaign shall not entitle the participant(s) if any, to claim for compensation against FWDIB for any losses or damage suffered or incurred by the participant(s) as a direct or indirect result of the same.
4. All qualifiers hereby consent to FWDIB, at its discretion, to publish, display, and identify their names, photographs and city of residence for advertising and publicity purposes (if any).
5. If you have any complaints, disputes, claims or queries on the Campaign, please call FWDIB's Customer Careline at 1-300-22- 6262.
6. If there is a conflict between the English and Bahasa Malaysia versions of these Campaign Terms & Conditions, the English version will prevail.