

APPENDIX B
GENERAL INSURANCE SCHEDULE OF COMMISSION

1. In consideration of the Services rendered by you, FWD Singapore agrees to pay you commission by way of a percentage of the premium payable on the first-year annual premium for every successfully issued policy, and on the annual premium payable on each subsequent renewal of a successfully issued policy, as set out in Table 1 below. The commission payable is based on premium paid, net of any applicable discount.

Table 1

S/No.	FWD General Insurance Product	Percentage Commission on First-Year Annual Premium	Percentage Commission on Annual Premium for Subsequent Renewals
1.	Personal Accident	30%	30%
2.	Travel (Single)	20%	20%
3.	Travel (Annual)	25%	25%
4.	Home	35%	35%
5.	Maid	25%	25%

2. Commission will only be paid: (i) on a successfully issued policy; (ii) if you comply with the terms of this Agreement; and (iii) if the Agreement remains in full force and effect. For the purposes of the Agreement, a "successfully issued policy" refers to any of the FWD General Insurance Products purchased by a customer through the unique payment link sent by your Representative to the customer, for which FWD Singapore has received payment for the premium and the policy must not have been cancelled within thirty (30) days from the inception of the policy. The commission is exclusive of goods and services tax and/or other equivalent tax in a foreign jurisdiction (if applicable).
3. The commission shall only be payable upon FWD Singapore's receipt of the premium from the customer, and may be paid in tranches in tandem with the premium payment frequency selected by the customer for that successfully issued policy. To illustrate, where the premium payment frequency selected is on a monthly basis, FWD Singapore shall only pay you the commission on the amount of premiums received from the customer each month.
4. For premiums received in currencies other than in the Singapore dollar, FWD Singapore will convert the foreign currency into Singapore dollar at the exchange rate as determined by FWD Singapore in our sole discretion.