

### Terms and Conditions of FWD Referral Program

1. The promotion period of this referral program is from **24 March 2015** to **31 December 2015** (both days inclusive) ("Promotion Period").
2. Designated Plan includes TravelCare Insurance Plan and/or Easy HomeCare Insurance Plan ("Designated Plan").
3. The referee ("Referee") must successfully apply for the Designated Plan and enter the promotion code of the referrer ("Referrer") provided by FWD General Insurance Company Limited (??) ("FWD General") at the application through fwd.com.hk during the Promotion Period and the policy of the Designated Plan must be issued by FWD General on or before **31 December 2015**. ("Successful Referral")
4. Eligible Referee who satisfies condition (3) will be entitled to **25%** discount on TravelCare Insurance Plan and/or **8%** discount on Easy HomeCare Insurance Plan. ("Referee Offer")
5. For each Successful Referral, eligible Referrer will be entitled to receive the following one-time coupon codes. ("Referral Offer")
  - a. One coupon code representing **30%** discount on TravelCare Insurance Plan, AND
  - b. One coupon code representing **5%** discount from Agoda Company Pte. Ltd., ("Agoda")
6. The Referral Offer will be sent to the eligible Referrer within 30 days from the date of Successful Referral through the contact email of the Referrer per FWD General's latest record.
7. The Referee Offer and Referrer Offer are not redeemable for cash and are non-refundable.
8. Both the TravelCare Insurance Plan and the Easy HomeCare Insurance Plan are subject to their respective policy terms and conditions as contained in the product brochures (where applicable) and policy provisions.
9. The Referee Offer and Referrer Offer cannot be used in conjunction with any other promotion program.
10. FWD General shall have the right to make final decision for approving any applications of the Designated Plan and any disputes that may arise from this promotion.
11. FWD General reserves the right to vary the terms and conditions of this promotion, including discontinuing the referral program and/or the coupon code at any time without notice. All decisions made by FWD General shall be final and binding.
12. We are not affiliated, associated, authorized, endorsed by, or in any way officially connected with Agoda, or any of its subsidiaries or its affiliates. The official Agoda web site is available at [www.agoda.com](http://www.agoda.com). Agoda reserves the right to vary the terms and conditions of this promotion regarding the provision and the use of the Agoda coupon code.
13. All product and company names are trademarks™ or registered® trademarks of their respective holders. Use of them does not imply any affiliation with or endorsement by them. FWD General is not responsible for the products, claims, information or service of those companies. The links, advertisements, articles, coupons and information on these companies are for your convenience only.
14. Referrer is not employed by, or representing FWD General. The referral program is purely a sharing program but not any direct sales related activity. The FWD General reserves the right to validate the referee's contact. In case FWD General noticed any referrer who obtained the contact information by any illegal means, FWD General has the right to terminate the offer, and FWD General will not bear any legal responsibility, directly or indirectly, for the referrer in such event.
15. In the event of any discrepancy between Chinese and English version of this leaflet, the English version shall prevail.