

“FWD Health & Go” Membership Program – Terms and Conditions

1. General terms and conditions

The “FWD Health & Go” Membership Program (the “Program”) is provided and managed by FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) (“FWD”). This Program is a membership program but not an insurance contract.

The following terms and conditions set out the rules governing this Program (the “Terms and Conditions”). These Terms and Conditions are applicable within Hong Kong Special Administrative Region (“Hong Kong”) only and governed by the laws of Hong Kong. FWD reserves the right to amend these Terms and Conditions or suspend or discontinue the Program at any time without prior notice. All decisions made by FWD shall be final and binding. In the event of any discrepancy between the Chinese and English version of these Terms and Conditions, the English version shall prevail.

2. Membership program

2.1 Membership qualification

To register a membership, you must meet all of the following conditions:

- Possess Hong Kong Permanent Identity Card, Resident Identity Card of Exit-Entry Permit for Travelling to and from Hong Kong and Macao or Passport;
- At least 18 years old (for the affiliated member who are under 18 years old shall be registered by main member and share the user account with main member);
- Hold a valid and unique email address and mobile number (except the affiliated member under 18 years old); and Do not hold any type of valid membership under this Program, including main membership and affiliated membership.

2.2 Joining the Program

You can join the Program through FWD or FWD’s designated partners, and you need to register your membership through the website of the Program directly or with the redemption code provided by FWD or the designated partners. Once successfully registered, FWD will send you a confirmation email, which also means that you agree to and accept these Terms and Conditions.

FWD reserves the right to decide whether to accept your registration.

2.3 Membership plans

There are different terms of membership plans, including 3-month and 12-month, and two membership tiers, including main member and affiliated member. You can check your membership plan through the website of the Program. Unless otherwise stated, members of all plans can enjoy access to wellness and medical outpatient services and

benefit within service provider network at discounted prices for unlimited times within the membership period.

You can decide whether or not and which, if any, of the benefits and services to use. Relevant benefits and services are provided by FWD or FWD's designated partners, and each benefit and service may be subject to other terms and conditions. If you choose to use this benefit and service, you are bound by the additional terms and conditions of the benefit and service. If there is any inconsistency between these Terms and Conditions and those additional terms and conditions, the latter shall prevail. FWD can withdraw, suspend or amend any benefits and services at any time without prior notice.

Trial version of the Program does not offer affiliated membership ("Trial Pass"). Trial Pass can be redeemed from FWD Health & Go or designated distribution channels. Trial Pass can only be enjoyed once by users who have never held any memberships (including main and affiliated memberships).

2.4 Affiliated membership

Affiliated membership is only applicable to standard plan.

Main member can add complimentary affiliated membership for up to 3 persons (including spouse, father, mother and children under the age of 18 and domestic helper). They will enjoy the benefits and services attached to your membership plan. The domestic helper who registered as an affiliate member must be directly employed by the main member and hold a valid employment contract during the validity period of the membership plan period.

Affiliated members are deemed to be members under this Program. Since each person can only register under this Program once at a time, if the affiliated membership is registered, it means that the affiliated member is no longer entitled to apply for another membership or become a main member during the membership term.

Affiliated membership is not applicable for Trial Pass. Trial Pass is only applicable to one main member to enjoy the discount on health and medical services.

2.5 Membership term

There are different membership terms available including 3-month and 12-month. FWD will send you a renewal notice 30 days before the expiry date of a term. If you do not renew your membership, you will cease to be a member on the expiry date. In the event

you do apply to renew your membership, FWD reserves the right to decide whether to accept it.

3. Using the membership

3.1 Providing information to FWD and FWD's designated partners

You must provide your membership number (in the form of a series of number or QR code) and other personal information requested by FWD and FWD's designated partners in order to use the benefits and services. You must answer all FWD's and FWD's designated partners' questions honestly and ensure that all information you provide is true, complete, accurate and not misleading. You must provide FWD and FWD's designated partners with all information including any medical conditions that might be relevant to the benefits and services before you use them.

If you provide information to FWD and FWD's designated partners that comes from a third party (such as a receipt issued by a third party medical service provider) or if you arrange a third party to provide information to FWD and FWD's designated partners (such as arranging a third party doctor to provide your medical history), that third party must not be related to you and must not have any interest that may conflict with FWD and FWD's designated partners in providing that information.

If you do not provide the information that FWD and FWD's designated partners require, you will not be able to use the benefits and services.

You may be required to provide certain information online. No data transmission over the Internet can be guaranteed as totally secure. FWD does not warrant and cannot ensure the security of any information which you transmit online whether via the website of the Program or the partners' websites. Any information which you provide via the internet is provided at your own risk.

3.2 Verifying the information you provide

FWD has the right to verify the information you provide, including by contacting persons (such as medical practitioners) referenced in the information you provide. You consent to those persons discussing you with FWD and disclosing your personal information (including sensitive information and medical records) to FWD. FWD may also ask you for further information or evidence to verify the relevant information. All the information collected therefrom will only be used for administrative purpose of the membership and the provision of the services.

3.3 Responsibilities for using the services

You use the benefits or services at your own risk. The benefits or services available and the information and materials provided to you through the Program may not be suitable

for all members. You must use your best endeavours to ensure your own safety while using the benefits or services and to avoid harm to yourself.

The Program does not constitute medical advice and is not a substitute for medical advice or treatment. You should consult your doctor or the appropriate professionals independent of this Program in relation to your personal circumstances including any health or medical condition prior to joining this Program or using any of the benefit or services.

Information and materials provided to you through the Program may not be based on the most recent findings or developments and are not specifically tailored for any particular person. There could be health and wellness research that could render the information provided by or through FWD or FWD's partners obsolete or in other ways not applicable. You must not disregard or change any treatment your doctor or other health professionals recommends to you as a result of the use of a service under this Program without first consulting that doctor or health professional.

In some circumstances, you may be required to enter into a contract with FWD's partners to claim certain benefits or use certain services. FWD will not be a party to any contract between you and FWD's partners, and FWD will have no liability in connection with that contract.

You must not use your membership for illegal purposes, in any manner that is inappropriate, likely to offend others or fraudulent. FWD may take steps to verify the responsible use of your membership.

4. FWD's designated partners

Some benefits and services are provided by FWD's designated partners. If you use a benefit or service from FWD's designated partners or otherwise interact with them, you:

- agree to the partner's terms and conditions applicable to the benefit or service and must comply with those terms;
- consent to disclose your personal and sensitive information by FWD to the partner and vice versa;
- do so at your own risk;
- agree that any benefit or service you obtain from FWD's partners are supplied directly by the partners and not FWD; and
- must resolve any issues with the benefit or service directly with the partners and not FWD.

FWD is not responsible or liable for and FWD does not guarantee, endorse or recommend:

- any of FWD's partners' qualifications or expertise;

- any of FWD's partners' actions, products or services including whether they are merchantable or fit for any particular purpose or provided with due care and skill;
- any information or advice provided by any of FWD's partners or through the Program;
- any of the contents of FWD's partners' websites or other platforms; and
- the availability of any of the products or services from any of FWD's partners.

5. Termination of the membership

You may terminate your membership by notifying FWD via 3123 3320 or send an email to fwdhealthngo.hk@fwd.com. If your membership is terminated, you will no longer be entitled to use any services under this Program. FWD will not refund any membership fee for the remaining term.

In the event you choose to terminate your membership, note that such termination may not release you from the performance of any other agreement, obligation or liability on your part with or owed to any other third party. FWD shall bear no responsibility in communicating your termination to such third party.

In the event you terminate your membership and wish to re-apply for membership, FWD reserves the right to decide whether to accept your application.

FWD has the sole discretion to, in whole or in part, with or without notice, at any time unilaterally terminate the Program, or terminate your membership.

Membership will automatically be terminated in the event of a member's demise.

6. Privacy

FWD handles and collects personal information for purposes which include the administration of your membership, the provision of services under this Program, business operations, for statistical, research and reporting purposes, and for other purposes set out in Privacy Statement of this Program. [Privacy Statement](#) of this Program, available at the website of this Program, sets out how FWD collects, uses, handles and discloses your personal information and other important information.

By providing information to FWD or other representatives, or by continuing your relationship with FWD and otherwise interacting with FWD, you confirm that you have been notified of the matters and consent to the collection, use, disclosure and handling of personal information as described in the [Privacy Statement](#) available on the website of this Program, as updated from time to time.

You must ensure the accuracy of the personal information and personal information of affiliated member(s) under 18 years old provided to FWD. If any of your personal information or the personal information of affiliated member(s) under 18 years old held

in connection with your membership is incorrect, out of date or incomplete, and FWD can take reasonable steps to correct the personal information.

Main member must ensure that when you register the affiliated membership for your affiliated members or provide personal information to FWD for sending the invitation for registering affiliated membership to your affiliated members (including spouse, father, mother, children under the age of 18 and domestic helper), you have provided the personal and other information of your affiliated members pursuant to the request and in doing so, you have got your affiliated members consent and complied with all laws and regulations including the Personal Data (Privacy) Ordinance (Chapter 486, Laws of Hong Kong). You have communicated to your affiliated members and you and your affiliated members fully understand that, by applying for affiliated membership, you and your affiliated members are deemed to accept and agreed to comply with these Terms and Conditions. You and your affiliated members also agreed to the terms of the Privacy Statement of this Program.

For details of Privacy Statement of this Program, please visit the [Privacy Statement](#).