

Dear **Customer,**

At FWD, we are in the business of lifestyle continuity. We aim to always be there for our customers, like you, to alleviate your financial worries and help you plan for your future. We recognize that every relationship we enter into impacts our customers' lives and financial well-being and we take this responsibility very seriously.

Whilst we strive to execute our business to the highest ethical standards, we also promise that it will be easy to do business with FWD... all the time! Consistent with our vision of changing the way people feel about insurance, you will experience simple, convenient and relevant ways of protecting you and your family and growing your wealth with us.

FWD is committed to providing exceptional service and will always be guided by these principles:

- Honesty and Integrity
- Be Informed and Act Responsibly
- Open and Clear Communication
- Professionalism and Respect
- Socially and Environmentally Responsible.

By embracing these principles, we are committed to always **Do the Right Things Right.**

Thank you for your continued trust in FWD and we look forward to connecting again with you soon.

**Get ready to live!**



Peter Grimes  
President and CEO

**FWD**  
insurance



# FWD Committed to You

We want you to have a great customer experience with us. To achieve this, we make sure that the following are given to you at all times:



## Safe and Secure

We maintain latest technology innovations and secure the operations across all infrastructure and application platforms. We continuously review and enhance our systems and Business Continuity Plan to ensure that you always have secure access to your policy information whenever and wherever you are.



## Maintenance of Customer Privacy

A key pillar of our customers management model is in valuing our customer's privacy and protecting your confidential information.

We understand that because of the nature of our business we will have access to various kinds of personal information, such as your name, address, email accounts, credit card and/or bank details etc. Rest assured, we will preserve total confidentiality of your information and comply with all applicable data privacy laws to maintain your trust in us and in our brand.

Thus, we will only release personal information if legally required to do so.



## Claims

We commit to deliver on our promise through prompt and accurate settlement of claims.



## Quality Services and Transparent Product Information

You are empowered to choose from a range of different service delivery touchpoints providing the same level of quality service convenient to you– from mobile and web solutions to the traditional voice and face-to-face channels.

Our website is intuitive, user-friendly, and designed and written in a language and style that's easy to understand and fits your needs.

We also aim to provide you with relevant, informative, and transparent information that will enable you to understand our value propositions more easily thereby making informed purchasing decisions effortlessly. We protect you by ensuring that all our sales materials and collaterals are simple and clear, without misleading information or misrepresentation.



## Prompt Response to Inquiries and Complaints

Through our Customer Connect touchpoints, we aim to enable you to manage your financial matters through convenient access to FWD and your policy information.

Through the FWD Customer Connect Portal, you have access to real-time information on your financial plan(s) 24/7.

This way, you can more easily connect with us and/or send us any feedback you may have. We treat all communication sent to us with care and confidentiality and our aim is to provide you with immediate responses and, when possible, resolution.