Online Service Guide via Omne by FWD app

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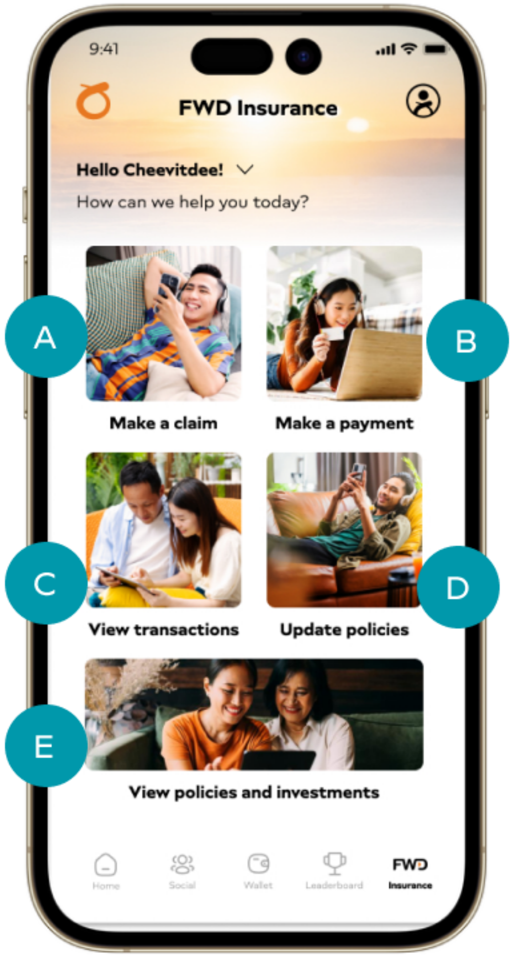

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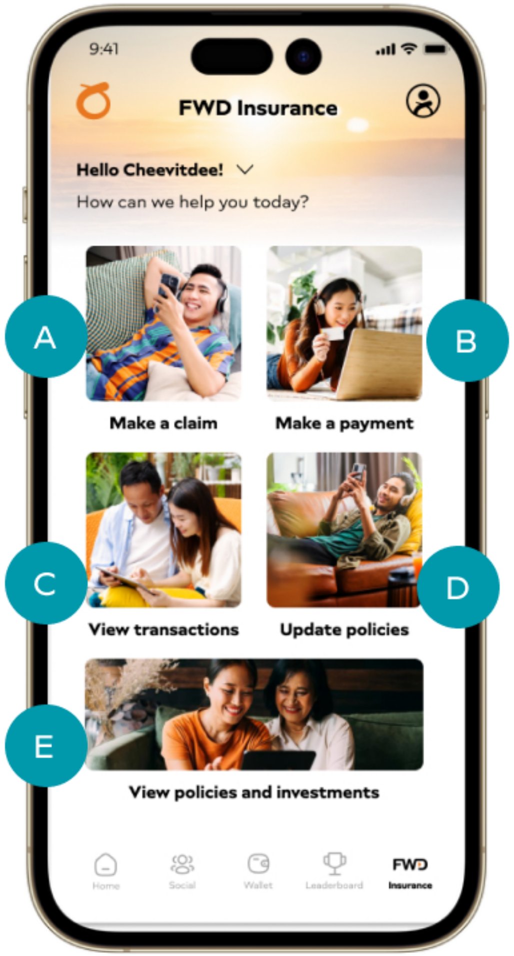

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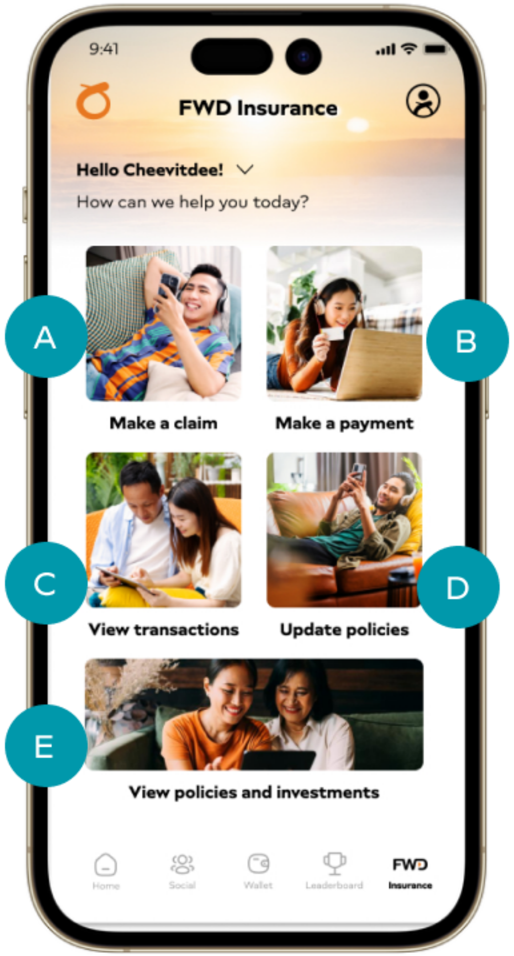

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Accessing Omne by FWD

Registration

Create new user

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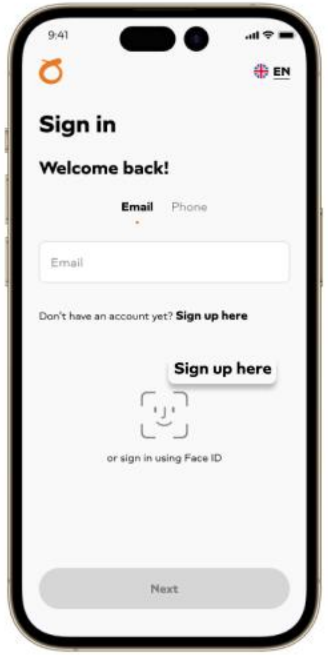
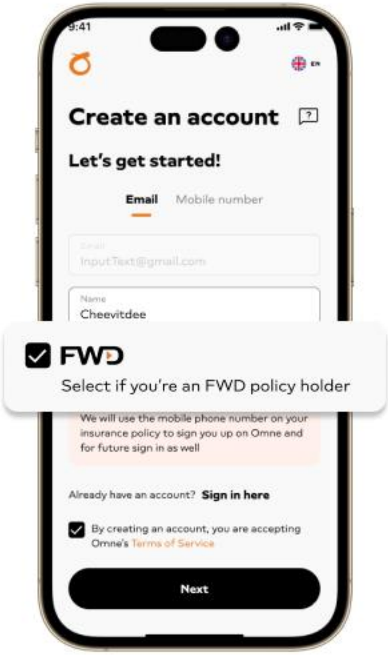
01



Open Omne application in registration page. If you're new user, Click **"Sign up here"**

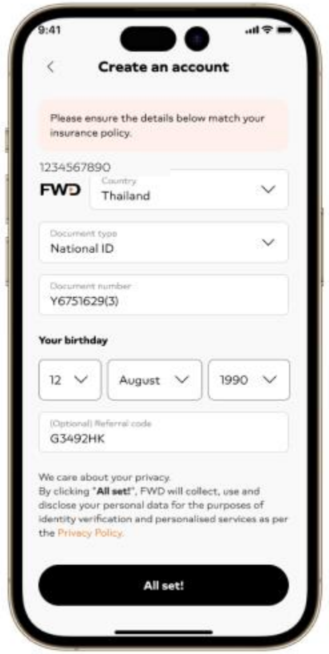
ⓘ Note : If you open the app using a link or QR code the app may go directly to step 3.

02



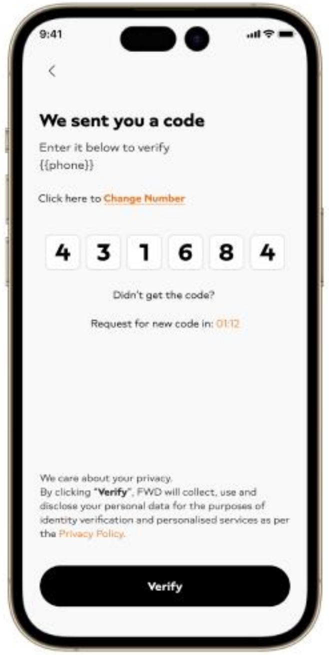
Enter your username as a member. Click **"Select if you're an FWD policy holder"** and accept **"Omne's Terms of Service"** then click **"Next"**

03



Fill in the ID/passport number to verify your identity as provided by FWD when purchasing the policy, and click **"All set!"**

04

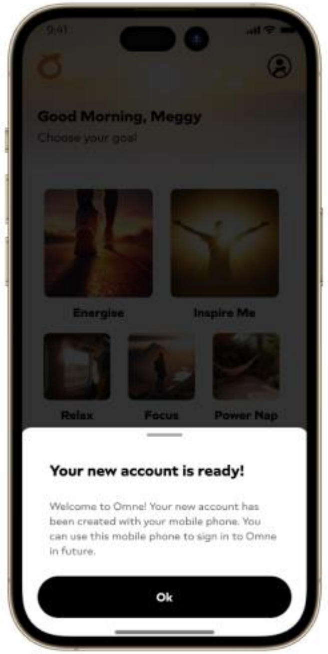


Confirm the OTP code and click **"Verify"**

ⓘ Note : If you have not received the OTP within 2 minutes, click on **'Did not receive OTP?'** to receive a new OTP code.

ⓘ Note : If the mobile number is not updated, you can press **'Change number'** to switch phone number.

04



The system will display **"Your new account is ready!"** In the future, you can use the phone number to log in immediately.

Change mobile number /email for login

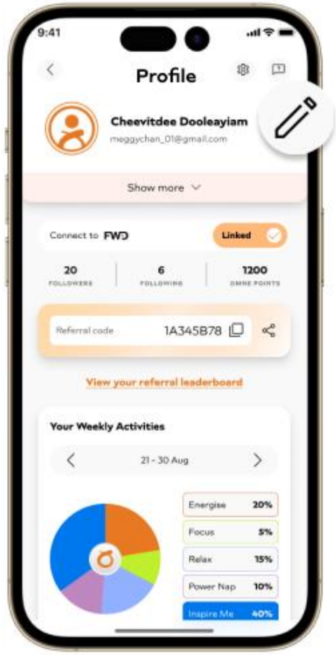
Page
2/3

01

Click on the **"My Account"** icon

ⓘ Changing mobile number and email will affect logging-in to Omne only, it is unrelated whatsoever to receiving policy information from FWD

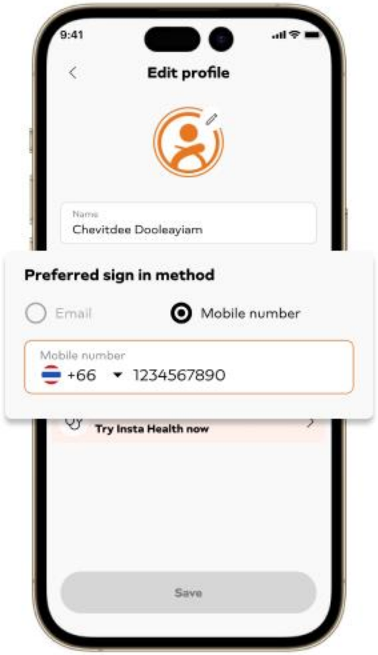
02



Click on the **"Pencil"** icon to edit personal information

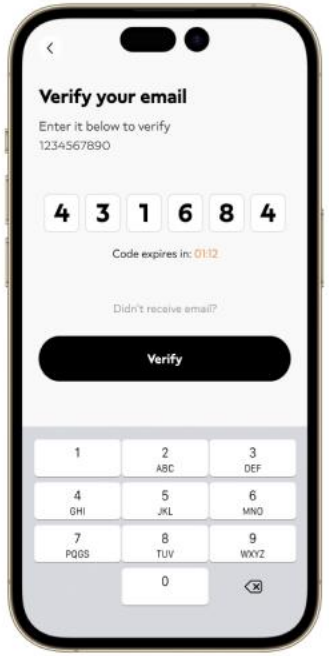
ⓘ If you'd like to switch to a mobile number or email that's been registered before, you need to delete the existing account (please note that points cannot be transferred).

03



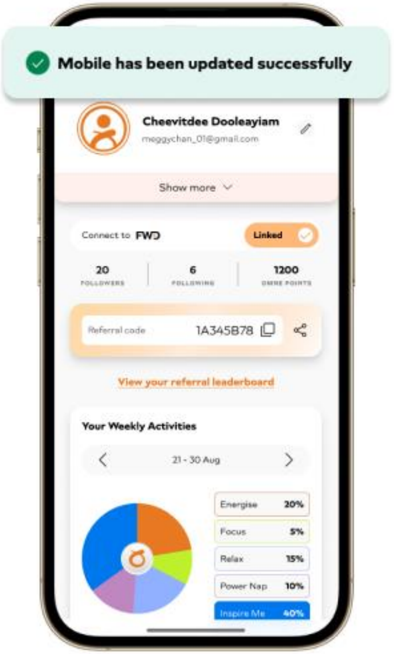
Select the preferred login method using either **"Email"** or **"Mobile number"** and fill in the updated information

04



Confirm the OTP code received through the new email or mobile number and click **"Verify"**

05



The system notifies that changes have been made. The chosen email or mobile number may now be used for the next login

Service overview

O **Your contact information**

You may click on the name-surname to display your email and mobile number to make sure that you don't miss out any important news, updates and notifications on transactions related to your policy.

Policy Service

A **Make a claim:** For submitting claims through an online channel without limitation on claim amount and number of claims

B **Make a payment:** For paying premium through credit card as a single payment

C **View transactions:** To view history of claim submissions and requests to change information

D **Update policies:** For submitting requests to change policy information

E **View policies and investment:** To view the details of each policy e.g. Coverage, Premium payments, Beneficiaries, etc. And to view information on funds, current investment value proportion and unit value in each policy

Page
3/3

A. Make a claim

B. Make a claim

Submitting claims of all type (except in the case of death)

- Inpatient medical expense & hospital benefit
- Outpatient medical expenses
- Cancer and critical illness
- Disability and dismemberment
- Outpatient surgery

01

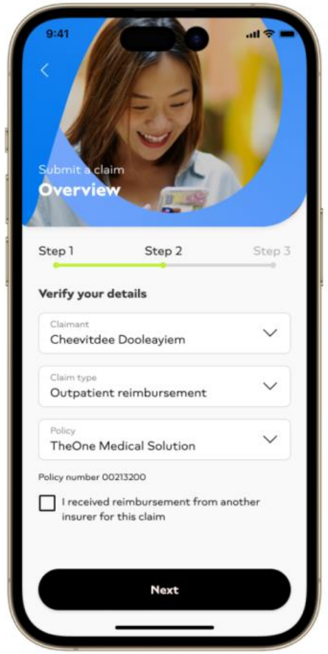
Click **"Make a claim"**

02

Take or upload a photo of **"receipt"** and **"medical" certificate"** according to the requirements specified on-screen

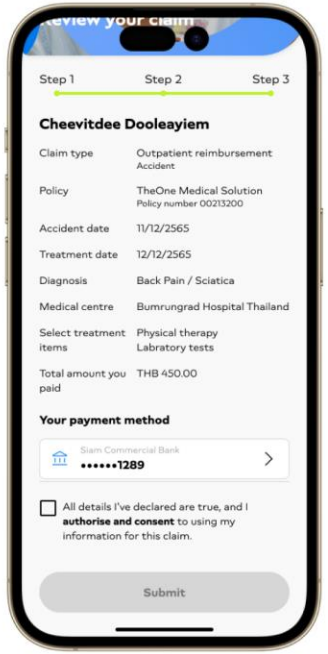
1. No limit on number of pictures. Each picture should not exceed 5MB
2. Click on document-shaped icon below to check or delete attached-pictures by clicking on the delete/minus symbol

03



Specify the type and provide complete details of the claim

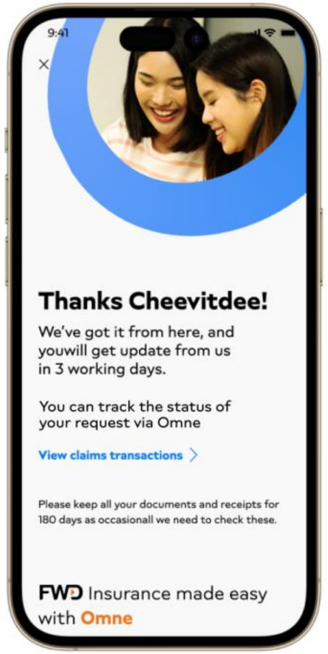
04



Check claim information and payment channel. Certify the claim, agree and consent to terms and conditions of service

1. The bank account name must be the same as the policy-owner's
2. PromptPay must be linked to the National ID card number of the policy owner.

05



Wait to be notified on the progress within 3 business days. For automatic evaluations, you will be notified that the claim is approved and/or the claim is paid on this screen.

A01

B. Make a payment

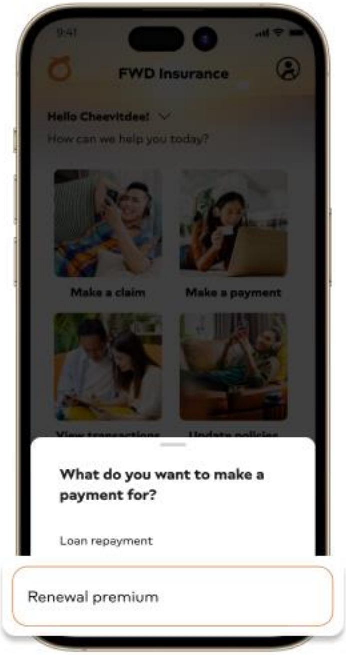
B. Renewal premium payment

QR code payment

01

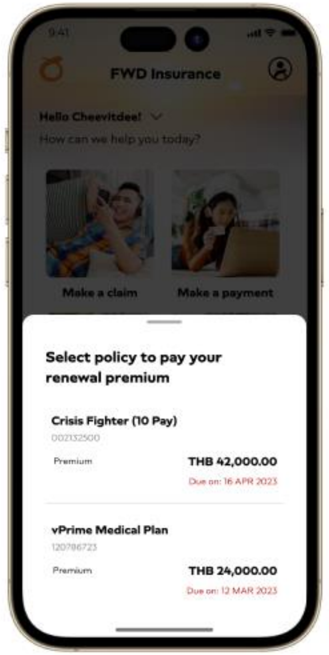
Click on menu **"Make a payment"**

02



Click **"Renewal premium"**

03

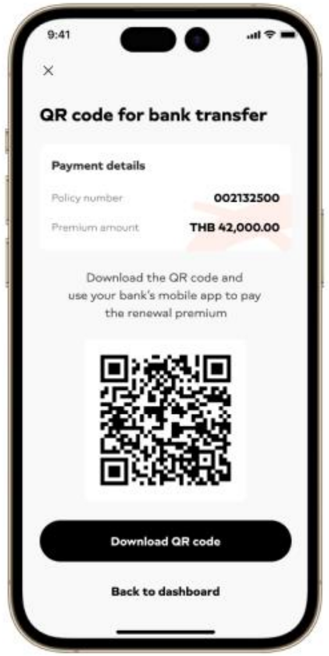


Select policy, If the policy is not displayed, it means the premium payment is not due yet.

04

Select payment method by **"QR code for bank transfer"**

05



Click **"Download QR code"** then open the bank application to scan the QR code saved in your mobile album to pay premium.

Remark:

1. Please submit requests to update premium payment frequency 30 days before or after the premium due date,
2. For policies enrolled in automatic premium payments via credit card or bank account, online premium payment services will not be available to prevent duplicate transaction.
3. The system will update premium payment information and electronic receipts on the next business day after you have received an SMS payment confirmation.
4. For policies purchased through SCB, in case of premium payment made before the due date, the system will update the information and send an SMS within 2 business days after the due payment date

B. Renewal premium payment

Credit card payment

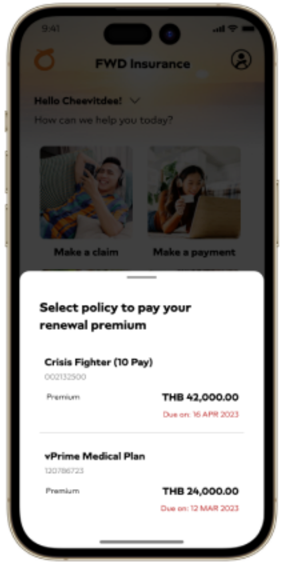
01

Click on menu **"Make a payment"**

02

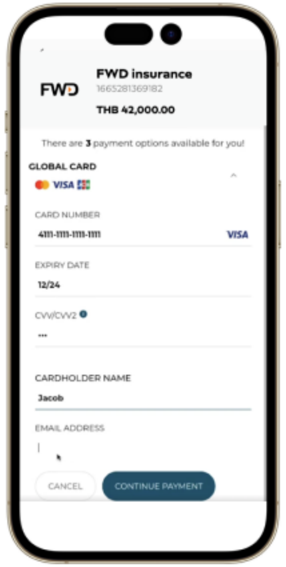
Click **"Renewal premium"**

03



Select policy and then select payment method by **"Credit card"**

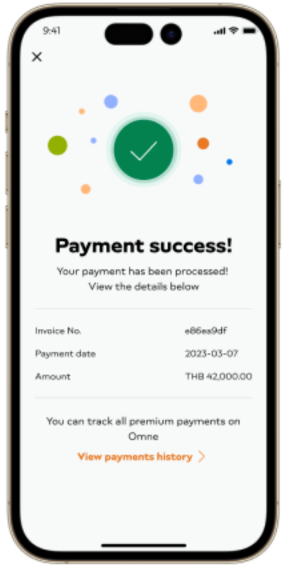
04



Fill in credit card information, then confirm the OTP code received via SMS through the phone number provided to the credit card issuing company

Allows payments with Visa, Mastercard, and JCB credit cards only.

05



Receive confirmation SMS for premium payment. Instructions for downloading the electronic receipt via Omne can be viewed on page E02

Remark:

1. Not allowed to make payments for Unit Linked policies purchased through SCB bank.
2. For policies enrolled in automatic premium payments via credit card or bank account, online premium payment services will not be available to prevent duplicate transaction.
3. The system will update premium payment information and electronic receipts on the next business day after you have received an SMS payment confirmation.
4. If the premium has been successfully paid but there is an event that prevents the transaction, you will not be able to repeat the transaction through Omne.

Click here to see how to make premium payments through other channels

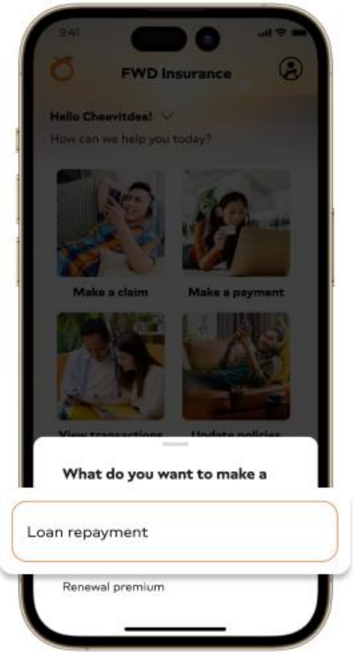
FWD insurance

B. Loan repayment By QR code

01

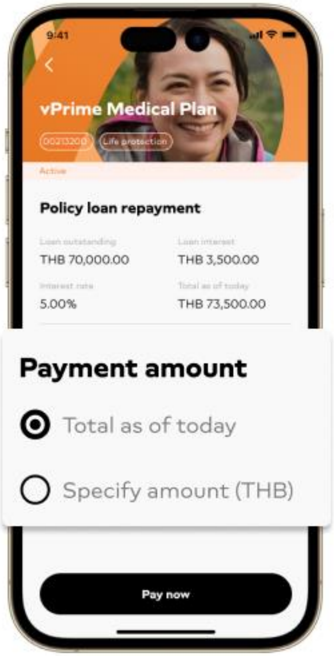
Click **"Make a payment"**

02



Click **"Loan repayment"** and select policy.

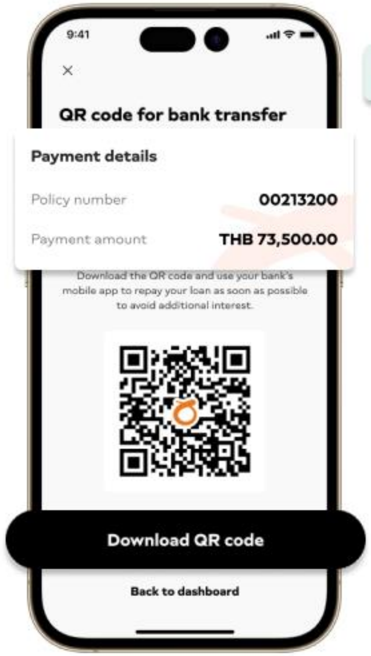
03



Review the loan and interest information, then select the Payment amount.

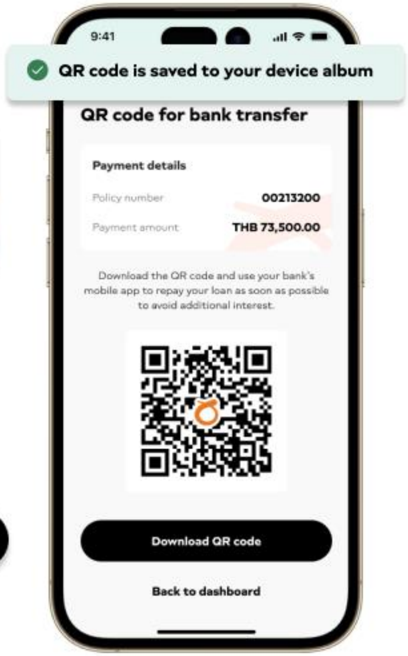
In the case of choosing to make a "Specify amount", the minimum amount must be greater than or equal to 500 baht.
(If outstanding loan balance is less than 500 Baht, please select the first option.)

04



Recheck payment details and then click **"Download QR code"** to save it in the photo album on your device.

05



Use the QR code to make loan payments through the channel of your convenience.

Please make the loan payment immediately since the loan interest accumulates daily.

C. View transaction

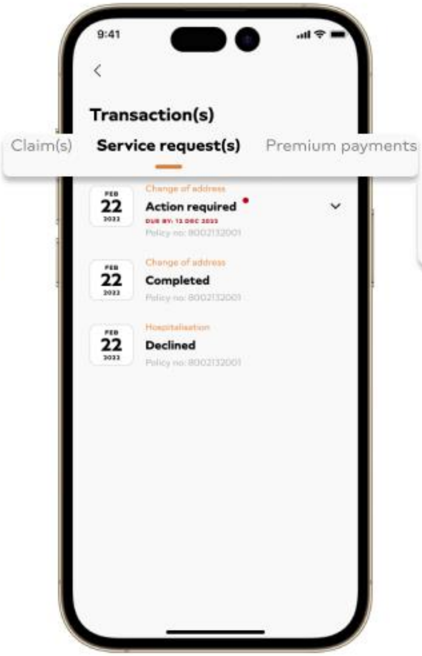
FWD insurance

C. Track status and transaction history and/or submit additional documents.

01

Click on the **"View transaction"** for track status and transaction history

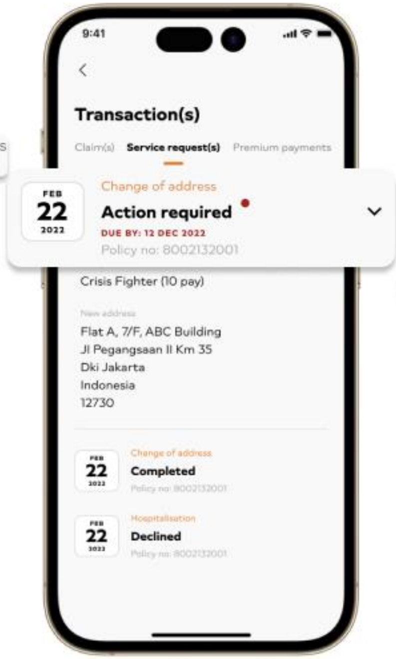
02



Click the menu at the top to view the information

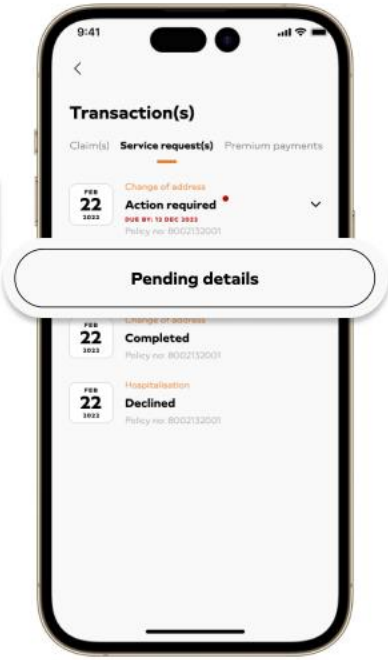
1. Claim(s) from every channel
2. Service request on Omne
3. Premium payment by credit card on Omne

03



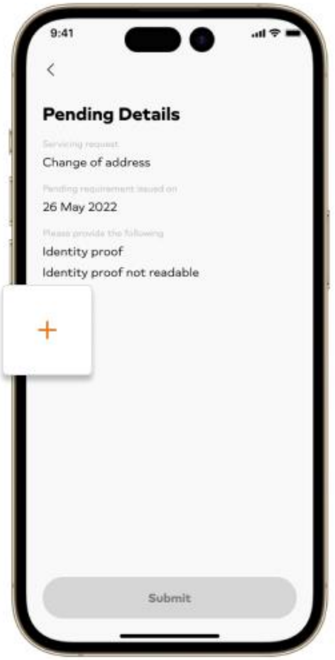
If you want to see more information. you can click on for more details

04



In the instance that the status of the request/ claim is **"Action required"**, please click on **"Pending details"** to view details or submit additional documents

05



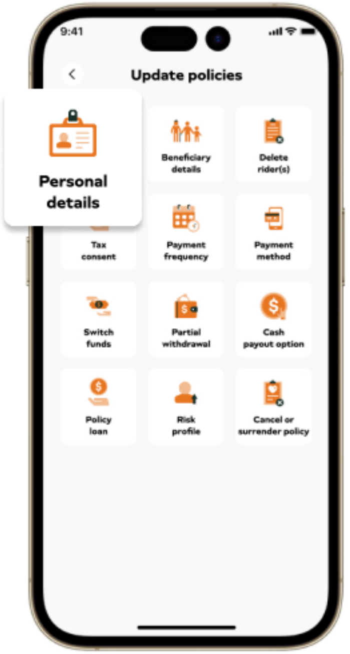
Click on + to take a picture upload additional document(s) then click **"Submit"** to submit document(s) within the given time period

D. Update policies

D. Update personal details

Update mobile number /email

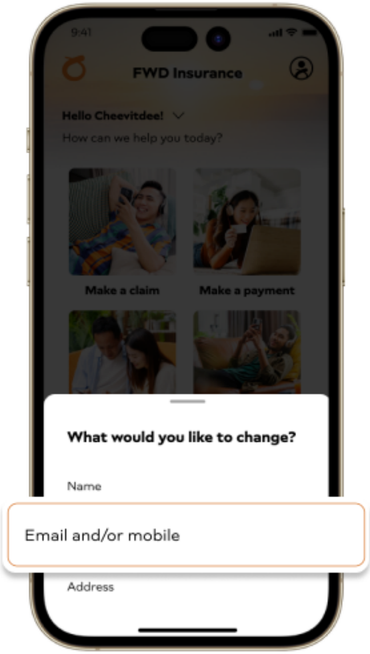
01



If your contact information is incorrect, you can click on the menu **"Update policies"** and select **"Personal details"**

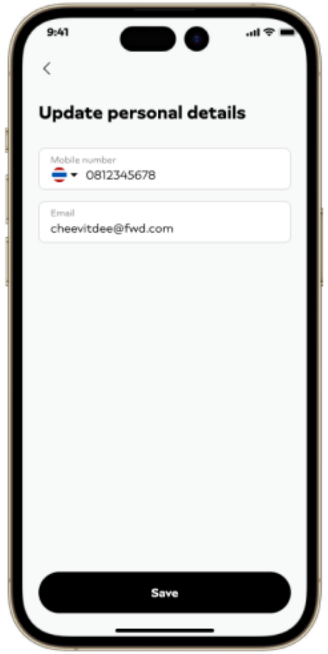
> Changing mobile number and e-mail will only have consequences with policy servicing, it is not related with logging-on to **Omne**

02



Click on the menu **"Email and/or mobile"**

03



Click on **"Mobile number"** or **"Email"** to change your information

> In the instance where both mobile number and e-mail information have been changed, users will need to enter the OTP code received through both channels

04

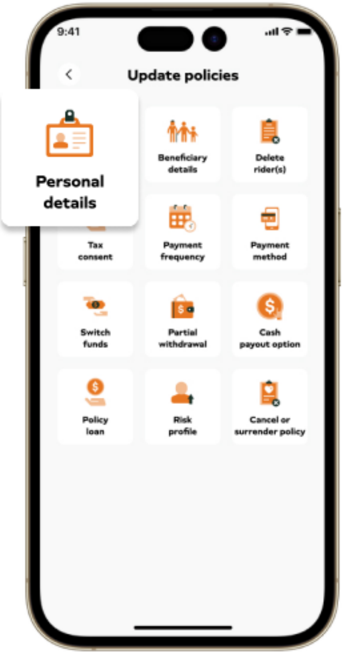
Confirm OTP code and the system will notify that the information has already been changed

FWD insurance

D. Update personal details

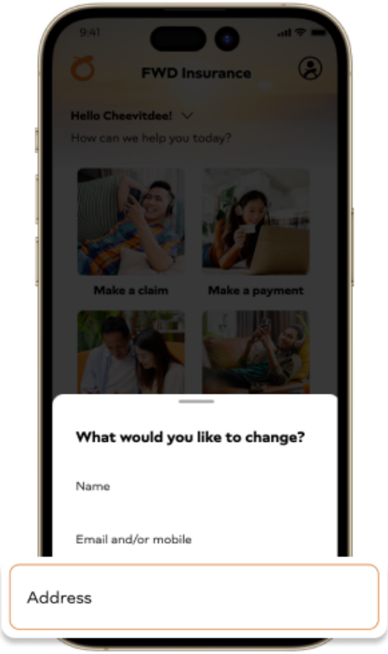
Update address

01



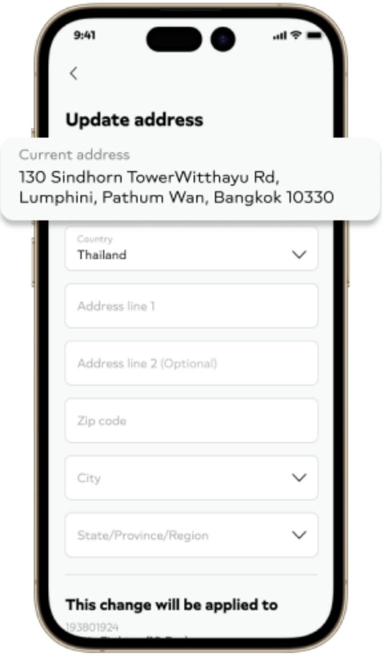
If your contact information is incorrect, you can click on the menu **"Update policies"** and select **"Personal details"**

02



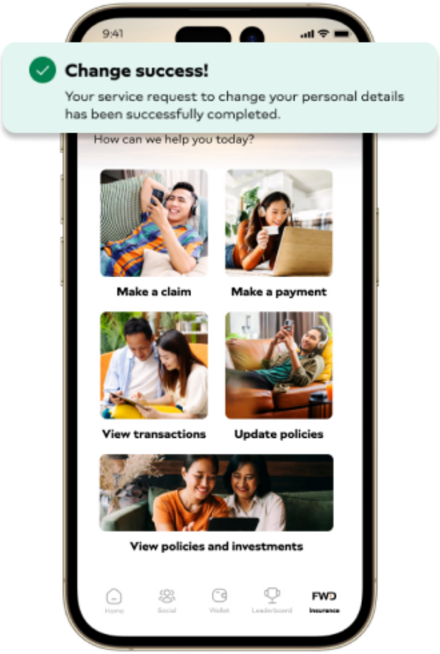
Click on the menu **"Address"** and select **"policy"** for which you would like to make changes. (May select more than 1 policy)

03



Check your current address. Fill out the new address information completely

04

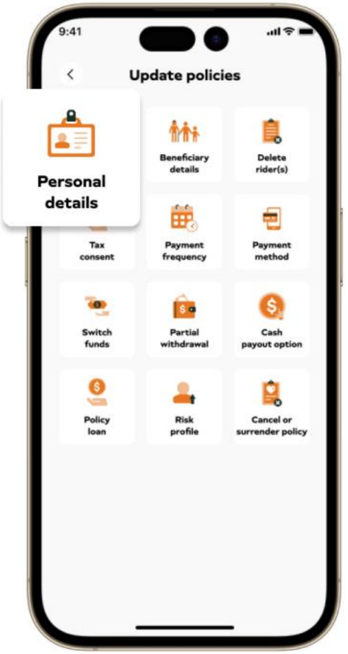


Confirm OTP code and the system will notify that the information has already been changed

D. Update personal details

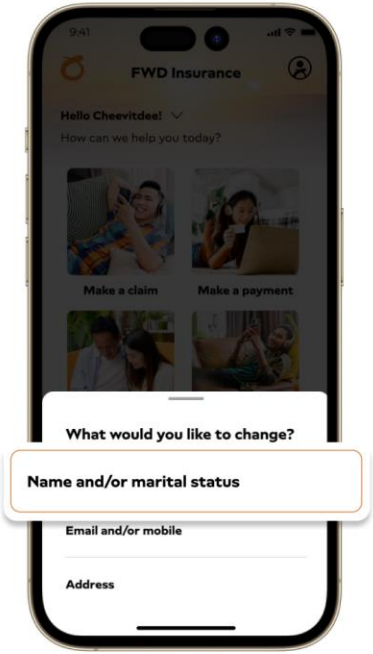
Update name-surname/ marital status

01



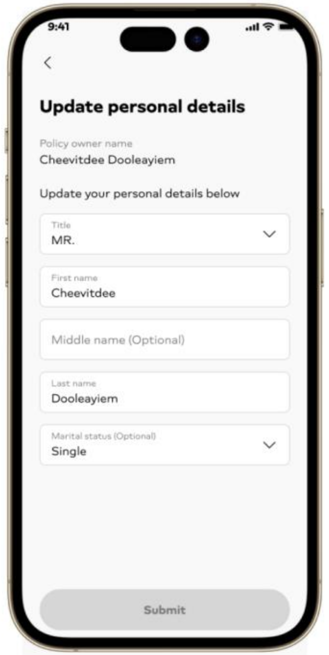
If your contact information is incorrect, you can click on the menu **"Update policies"** and select **"Personal details"**

02



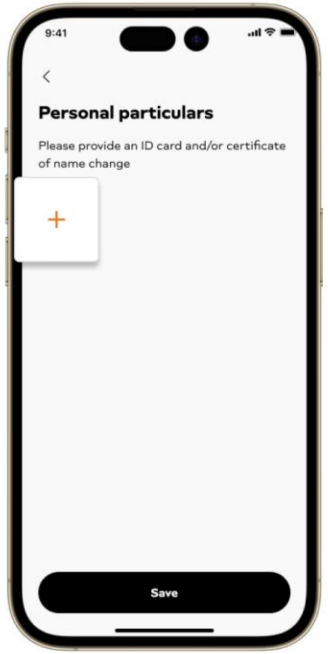
Click menu **"Name and/ or marital status"**

03



Update information that you would like changed

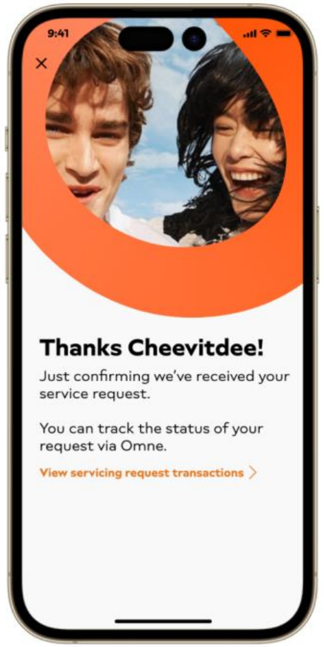
04



Click on + take a picture. Upload a picture of your new National ID/Passport or an official letter from the government.

Only 2 pictures can be attached at most.
Each picture must not be larger than 5MB

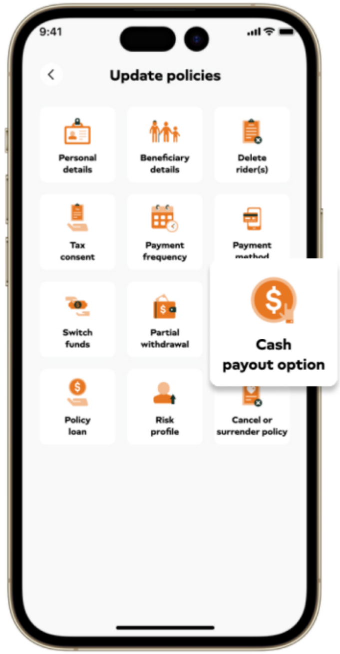
05



Confirm OTP code and wait to be notified within 5 workdays. Information on how to check the status of requests can be found on page C01

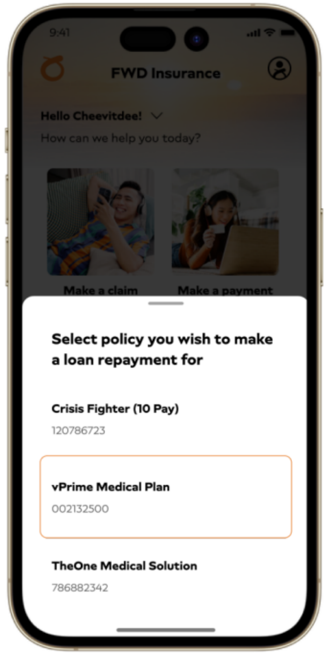
D. Update cash payout option

01



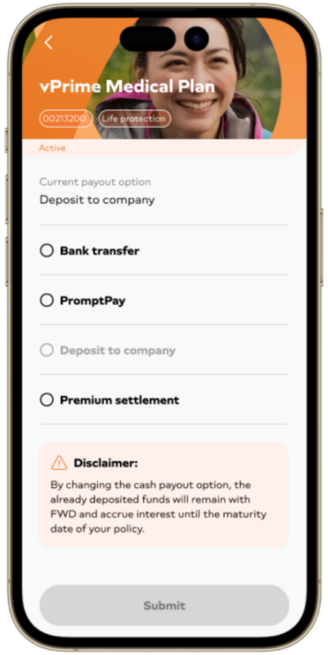
Click **"Update policies"** then click **"Cash payout option"**

02



Select policy

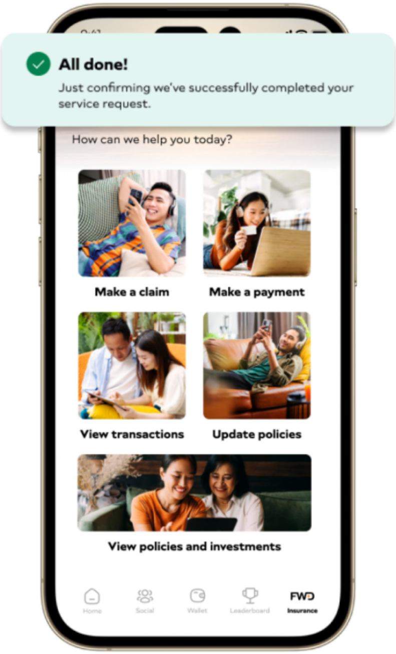
03



Select a payout option you prefer and fill out the information

The bank account name for refund must be the same as the policy owner's

04



Confirm OTP code and the system will notify that the information has already been changed

Remark:

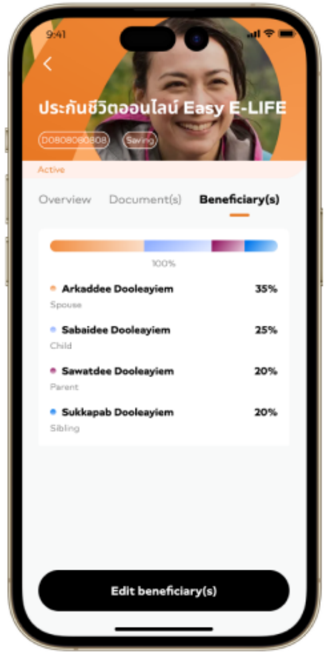
1. Changing refund method from deposits with FWD to a different process. The savings will continue to accumulate with interests till the policy's expiry date or till FWD receives a withdrawal request from the policy owner
2. The available methods of refund depend upon the type of policy
3. This update will reflect only ICP type, not yet include other payout e.g. annuity, dividend, mature, etc

D. Update beneficiary(s)

01

There are 2 methods to change :
1. Click **"Update policies"** then click **"Beneficiary details"**
2. Click **"View policies and investments"** select **"Edit beneficiary(s)"** on page showing beneficiaries for each policy

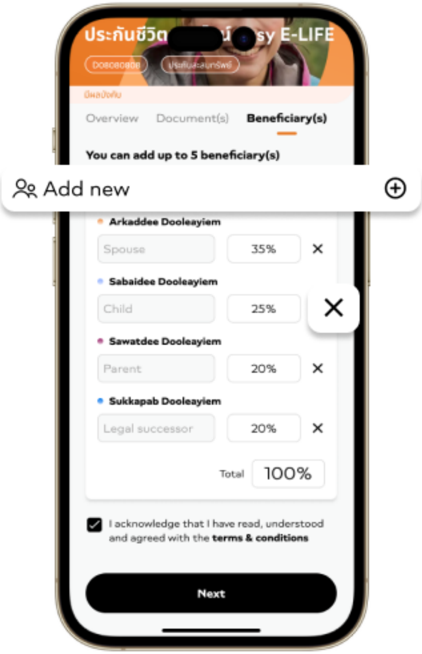
02



Check the beneficiary(s) name(s) and click "Edit beneficiary(s)"

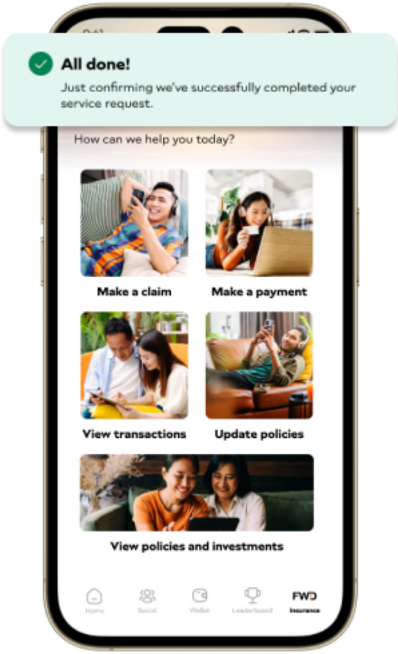
For some policies there will be no display information and ratio of each beneficiaries, in the present.

03



Click on **"Add new"** to add new beneficiaries
Or click on ✕ To delete beneficiaries

04

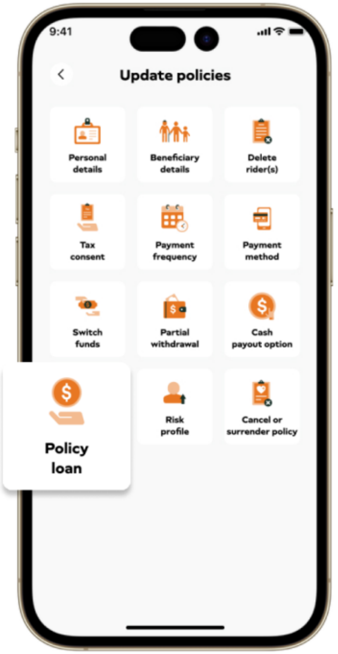


Confirm OTP code and wait to be notified within 5 workdays. In the case of an automatic evaluation, you will see an on-screen notification saying **"All done!"**. Information on how to check status of requests available on page C01

Remarks :
1. In the instance that a new beneficiary is a husband/wife by relation, and of the same-gender then please specify the relationship as "Life partner"
2. In the instance that a new beneficiary is a husband/wife by relation, but without a marriage certificate then please specify the relationship as "Husband/Wife without certificate".

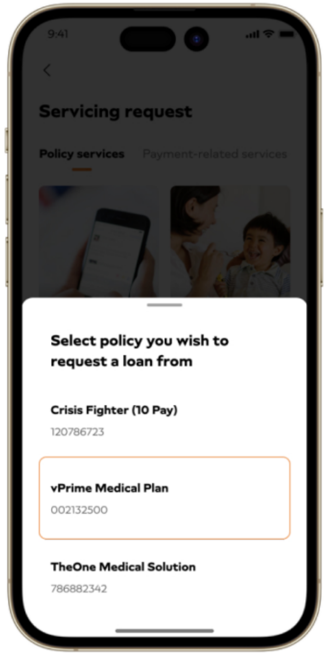
D. Policy loan

01



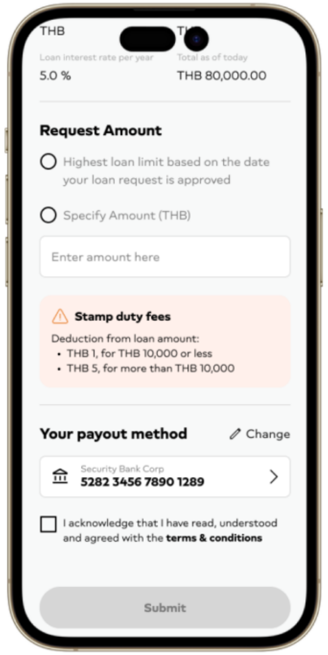
Click **"Update policies"** then click on **"Policy loan"**

02



Select policy

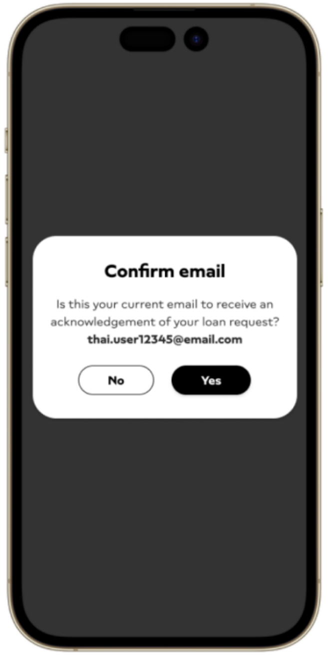
03



Check loan limit and the latest loan interest, then verify your payout method and agree to **"terms & conditions"**

- The loan limit and interest rates depend on the policy's terms and conditions.
- The bank account name that receives the loan must be the same as the policy's owner

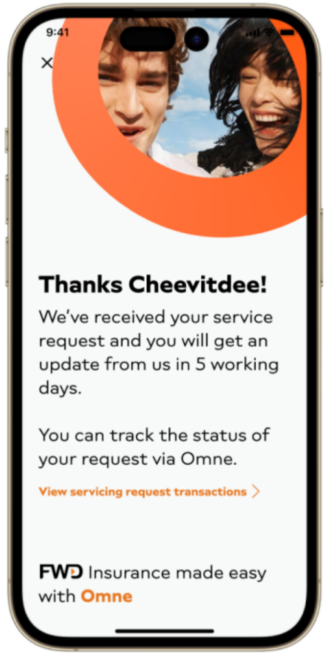
04



Click **"Yes"** to confirm email to receive an acknowledgement of your loan request and related documents for all your policies.

This email is for loan confirmation only, it will not be updated in contact details.

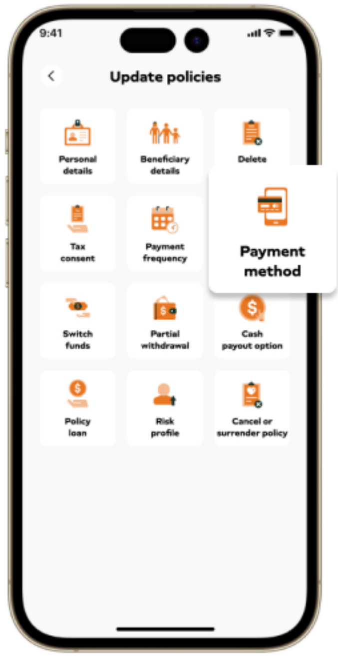
05



Confirm OTP code and wait to be notified within 5 workdays. In the case of an automatic evaluation, there'll be an on-screen notification that your loan has been approved. Information on how to check status of requests available on page C01

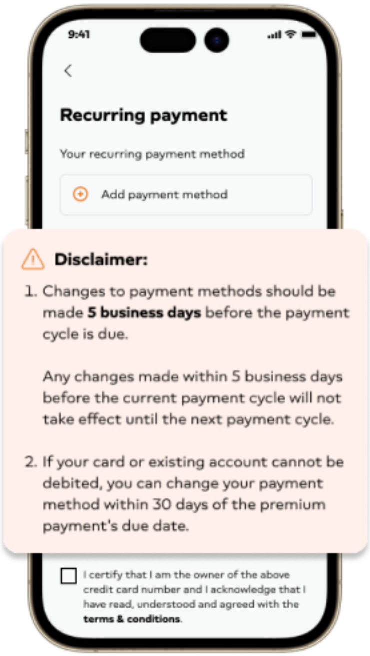
D. Add or change credit card to the auto payment service

01



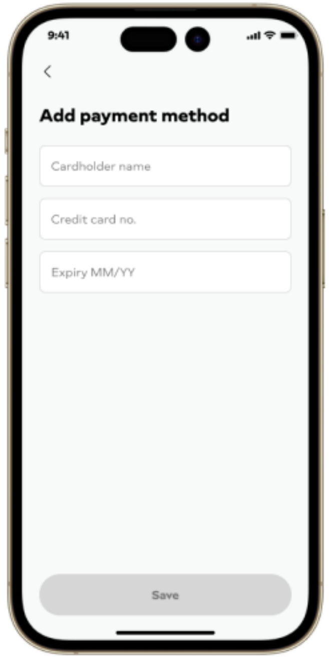
Click **"Update policies"** menu, then click on the **"Payment method"**

02



Select policy then click **"Add payment method"** or **"Edit"** to fill out a new credit card number

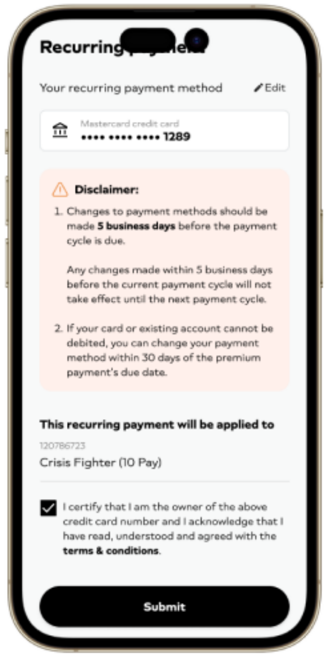
03



Fill out new credit card information and click on **"Save"**

New credit card must belong to the policy owner

04



Certify that you're the credit card owner and agree to the terms and conditions of service

05

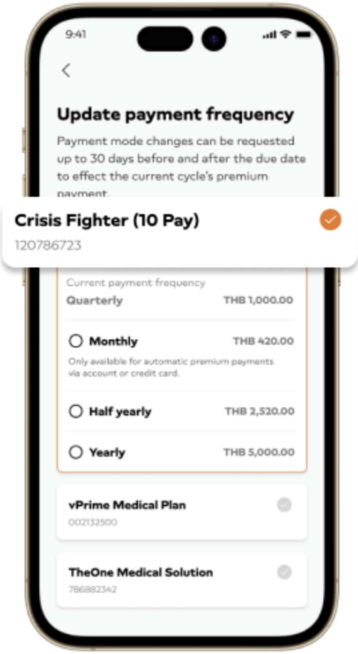
Confirm OTP code and the system will notify that the information has already been changed

D. Update premium payment frequency

01

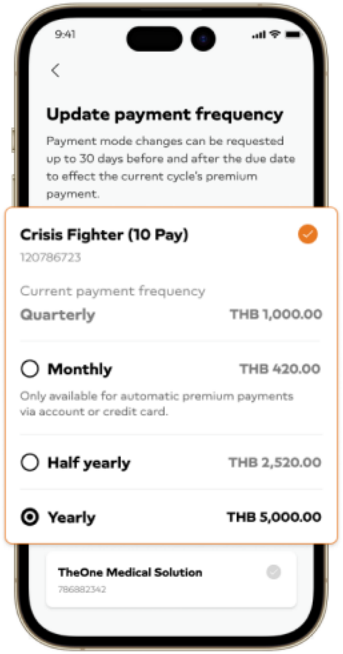
Click on **"Update policies"** then click on **"Payment frequency"** menu

02



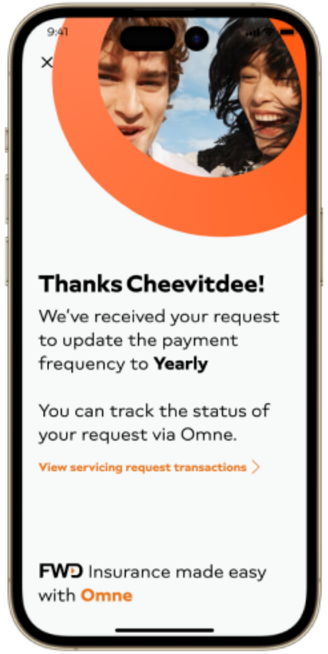
Select policy for which you would like to update premium payment frequency

03



Select the premium payment frequency that you'd like to change to. The system will display the premium amounts for each installment

04



Confirm OTP code and wait for a notification of the outcome through SMS or email. Information on how to check the status of requests made through Omne, can be found on page C01

Remark:

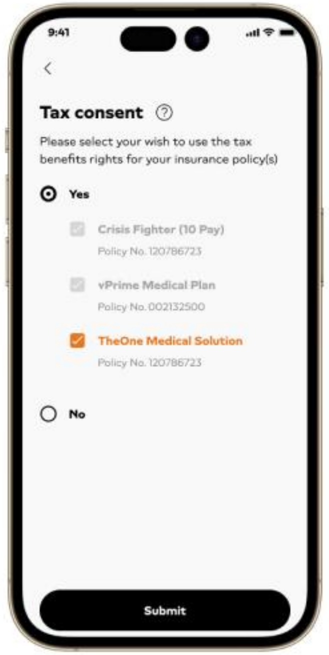
1. Please submit requests to update premium payment frequency 30 days before or after the premium due date, for it to be effective in the current policy period.
2. Monthly premiums are only accepted via credit card or bank account. If you currently pay in cash, please register for automatic payments via credit card (see page C06) or through your bank's ATMs or app before changing the frequency.
3. Premium payments made monthly will received a notification before premium due date through SMS only (no letters)

D. Submit a request to claim tax deductions

01

Click on the **"Update policies"** menu then click **"Tax consent"**

02



To use the tax benefits rights, select **"Yes"** then select policy that you wish to claim deduction for, otherwise click **"No"**

03

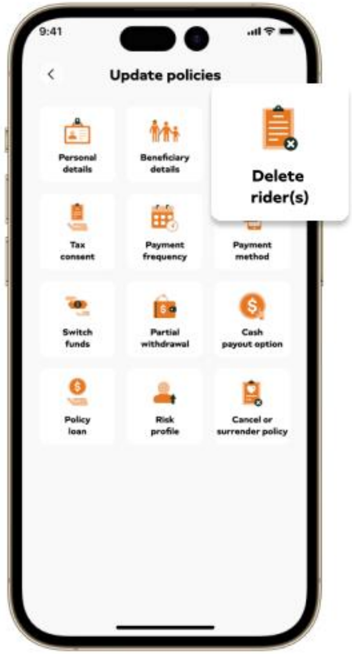
Confirm OTP code and the system will notify that the information has been changed

Remmark:

1. For policies where deductions have already been claimed, the policy's name will be displayed in Grey text.
2. In the instance that a deduction request has been made for every policy held then no more requests can be made. To make changes, select **"No"** first then make a new request once again.
3. 1.In the instance **"No"** is selected, it will be considered a cancellation of the request for tax deduction, for all policies.

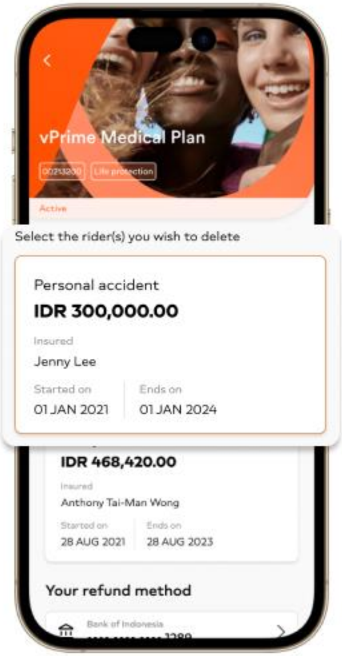
D. Cancel rider

01



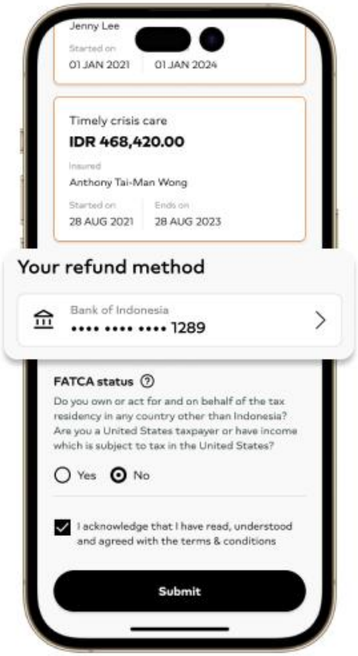
Click on **"Update policies"** menu, then click on **"Delete rider(s)"**

02



Select policy. Check information on additional agreements and click on the boxes of additional agreements that you wish to cancel

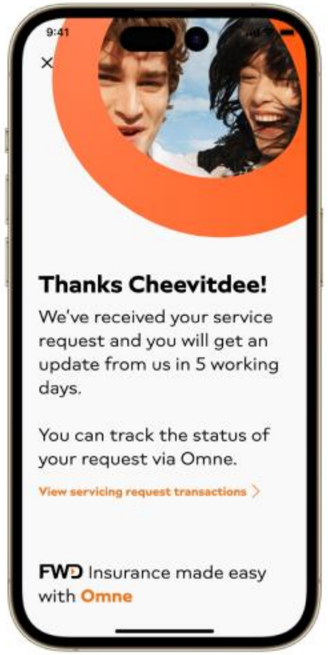
03



Check the information on refund method or click **"Add payment method"** and fill out the form completely

ⓘ Bank account name which receives the refund must be the same as the policy owner

04



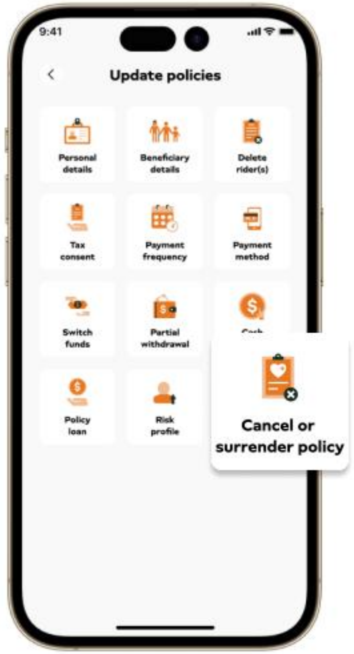
Confirm OTP code and wait for a notification of the outcome through SMS or email. Information on how to check the status of requests made through Omne on page C01

FWD insurance

D. Cancel or surrender policy

Free look cancellation

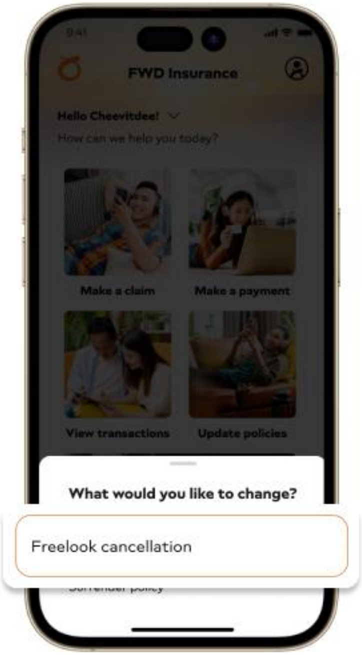
01



Click on **"Update policies"** menu, then click **"Cancel or surrender policy"**

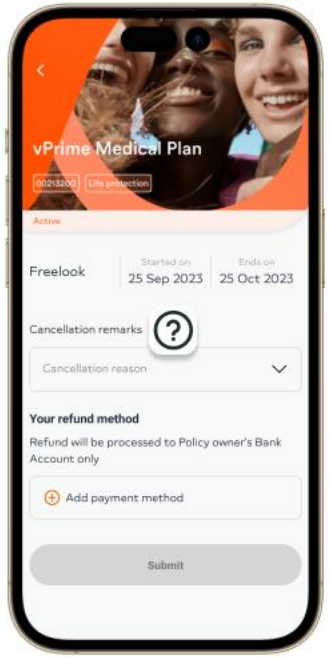
ⓘ If you never complete eKYC since purchased, you will need to complete eKYC before this cancellation request."

02



Click on **"Freelook cancellation"** menu, then select policy

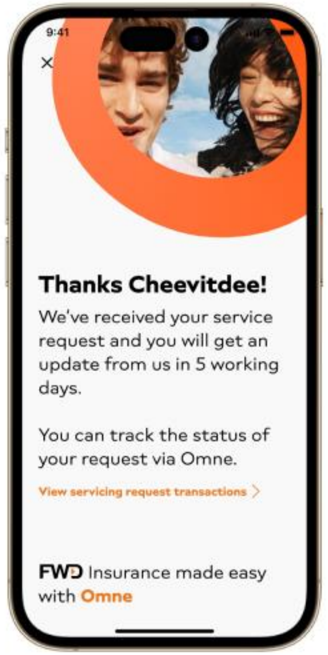
03



Click on ⓘ to view information on premium refunds and fill out the forms

ⓘ Bank account name which receives the refund must be the same as the policy owner

04



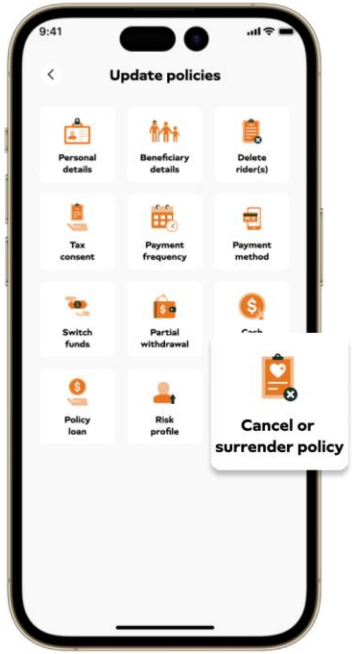
Confirm OTP code and wait for notification of the outcome through SMS or email. Information on how to check the status of requests made through Omne on page C01

FWD insurance

D. Cancel or surrender policy

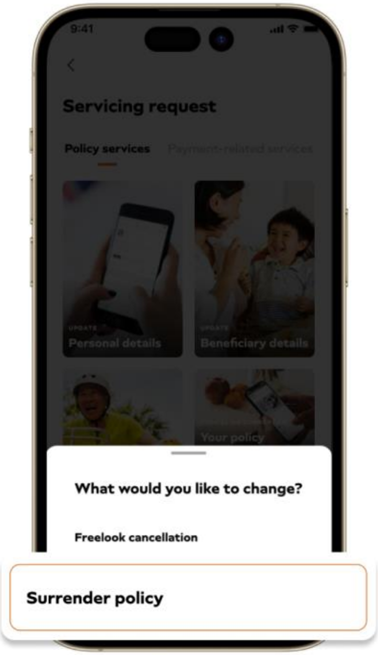
Surrender policy

01



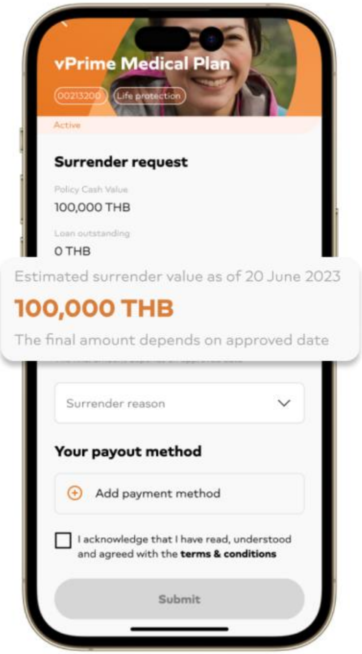
Click on **"Update policies"** menu, then click **"Cancel or surrender policy"**

02



Click on the **"Surrender policy"** menu, then select policy

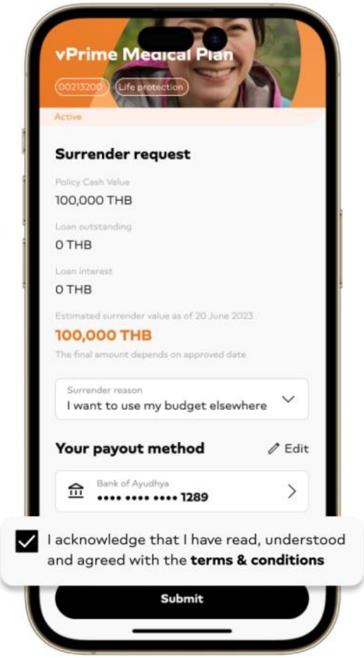
03



Check the outstanding loan policy value and surrender value approximately

ⓘ The actual surrender value will depend on the approved date, deducting liabilities (if any) according to the policy terms and conditions

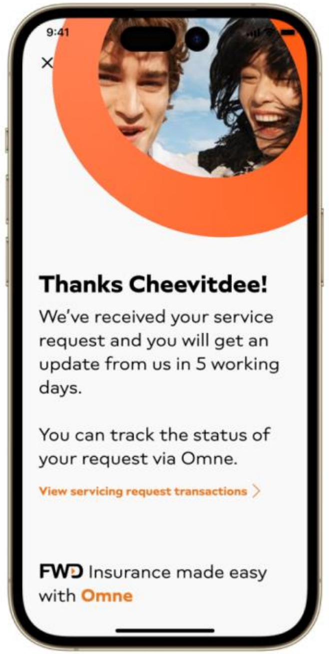
04



Fill out the information and accept the terms and conditions of service

ⓘ Bank account name which receives the refund must be the same as the policy owner

05



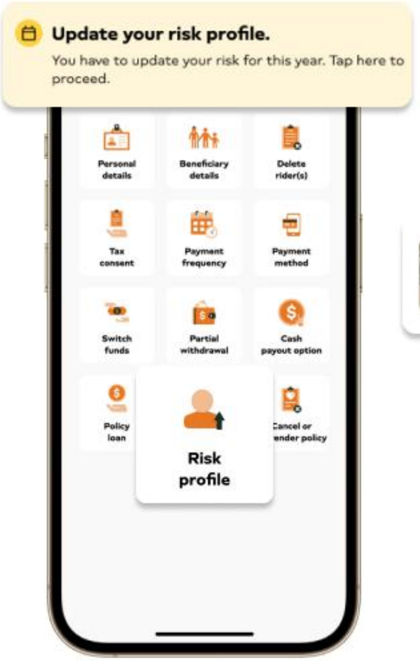
Confirm OTP code and wait for a notification of the outcome through SMS or email. Information on how to check the status of requests made through Omne on page C01

Remark:
If you never complete eKYC since purchased, you will need to complete eKYC before this cancellation request.

D. Manage a unit-linked policy

Update risk profile

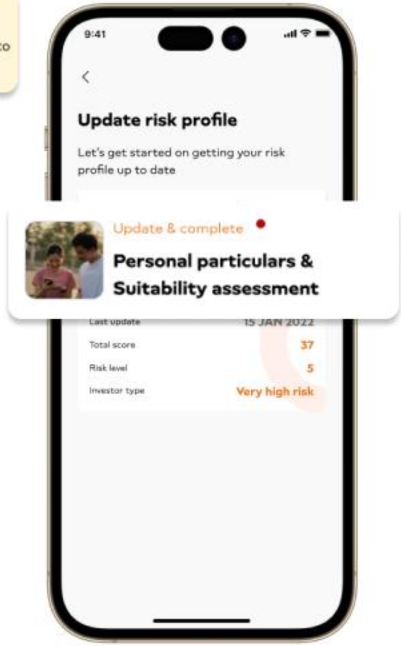
01



Click on **"Update policies"** menu, then click **"Risk profile"**

If the assessment results are over 1 year old, you will be notified automatically and able to update information by clicking on the notification box.

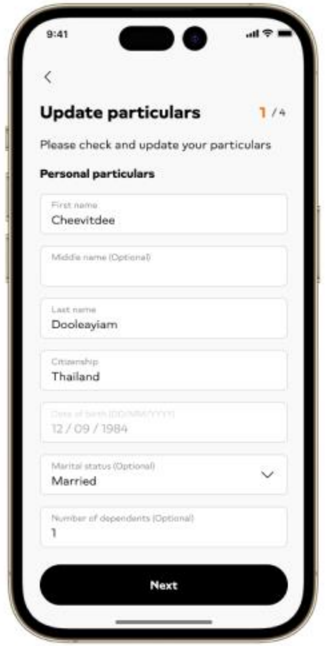
02



Click on the **"Personal particulars & Suitability assessment"** menu

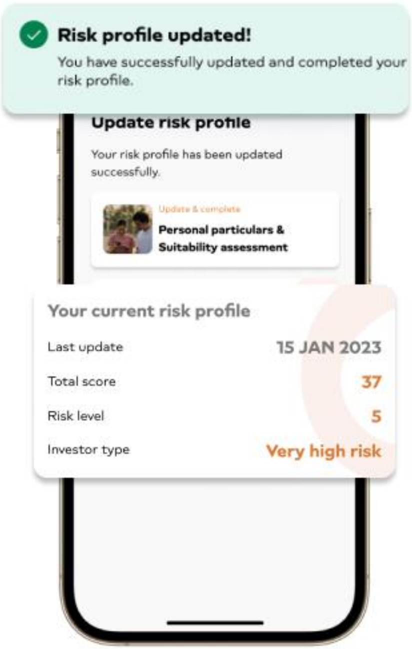
A red dot means the assessment results have expired and an update is required in order make any fund-related transaction.

03



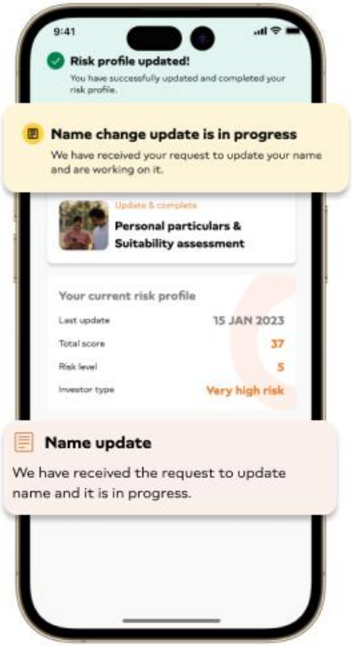
Update your personal particulars and complete the investment risk evaluation form

04



Update your personal particulars and complete the suitability assessment

05

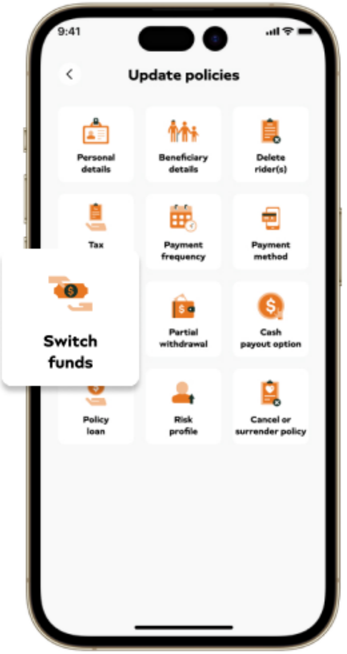


In the instance, Name-Surname has been changed, wait for a notification on outcome through SMS or e-mail

D. Manage a unit-linked policy

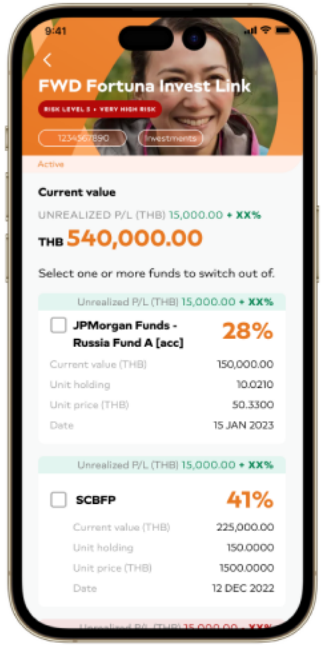
Fund switching

01



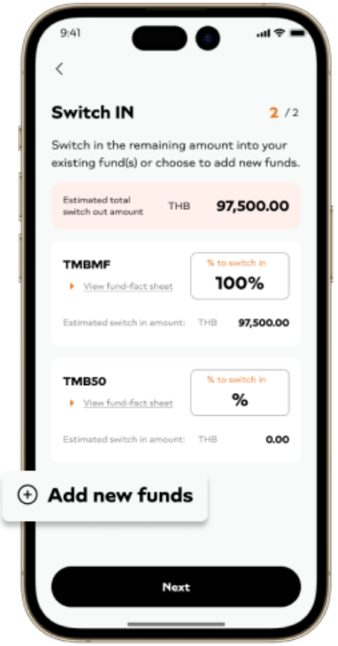
Click on **"Update policies"** menu, then click on **"Switch funds"** menu

02



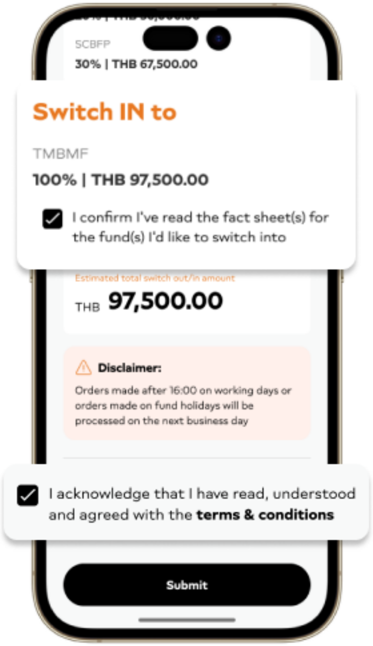
Choose the original fund policy and specify the proportion you wish to switch out

03



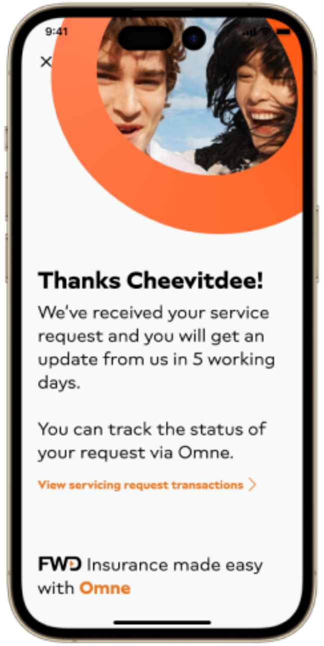
Select the target fund from the existing funds or choose a new fund by clicking **"Add new fund"** and specify the allocation along with studying the prospectus.

04



Check the modified information on switching funds and certify that you have studied the prospectus, along with having read the terms and conditions of service

05



Confirm OTP code and wait for a notification of the outcome through SMS or email. Information on how to check the status of requests made through Omne on page C01

Please study and understand the summary of the fund prospectus before making an investment decision for the maximum benefit of the investor.

Transactions submitted after 4:00 PM on a business day or on a non-business day for the fund, FWD will be approved on the next business day when transactions can be processed.

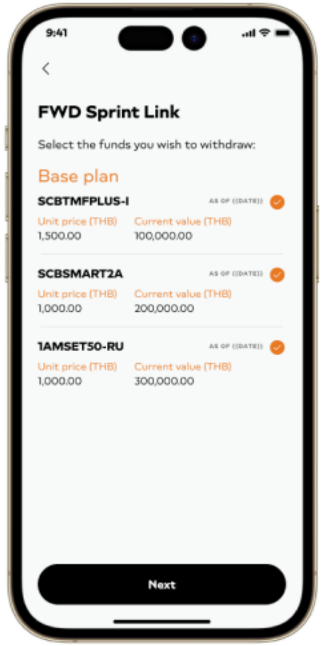
D. Manage a unit-linked policy

Partial withdrawal

01

Click on **"Update policies"** menu, then click **"Partial withdrawal"**

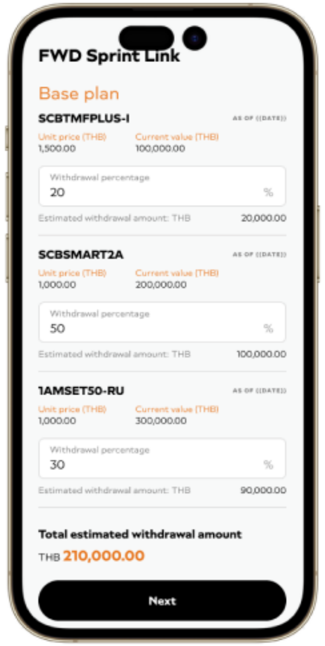
02



Select the policy and funds you wish to withdraw

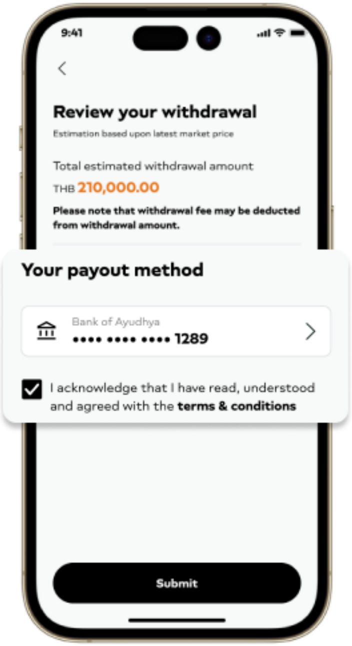
In the case of selecting fund withdrawal when having the same fund for the main insurance premium, the investment-linked insurance premium, and the top-up premium, please choose the fund for the top-up premium first to avoid fees.

03



Specify ratios of the current funds, from which you would like to withdraw

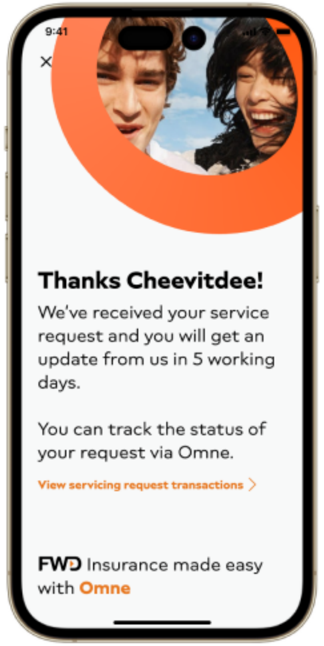
04



Review your withdrawal and add a payout method. Accept the terms and conditions of service

Transactions submitted after 4:00 PM on a business day or on a non-business day for the fund, FWD will be approved on the next business day when transactions can be processed.

05

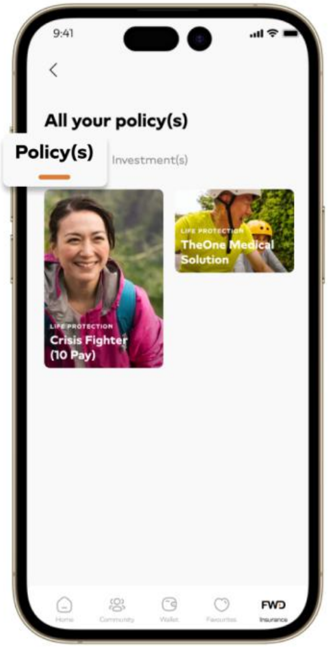


Confirm OTP code and wait for a notification of the outcome through SMS or email. Information on how to check the status of requests made through Omne on page C01

E. View policies and investments

E. View policies and investments

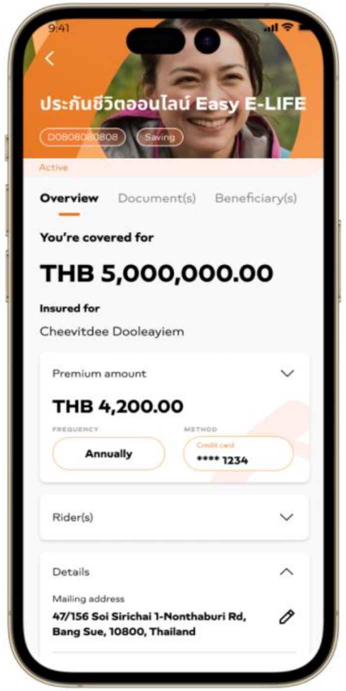
Click on menu **“View policies investments”** menu



Individual life and United Link policies are in different tabs for your convenience to find. Select tab, and then select a policy.

View coverage detail or sum insure of main policy

View rider(s) detail Such as start/end date

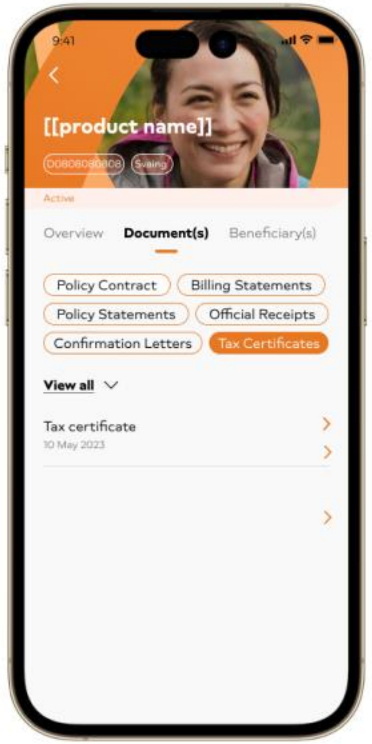


View premium payment detail Such as premium amount, payment period and payment method

View address detail for sending documents related to the policy.

E. View policies and investments

Electronic documents



View electronic document

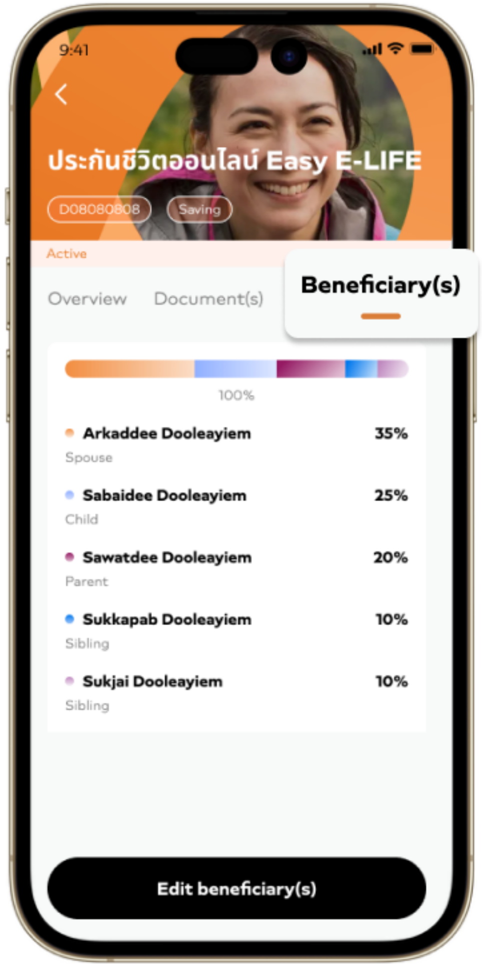
click on the **"Document(s)"** menu tab and select the desired document.

Upon selecting a document, our system will display it on your screen. You could download the document by clicking on the upper-right icon

Click **"Download"** to confirm.

E. View policies and investments

Beneficiary(s)



View beneficiary detail

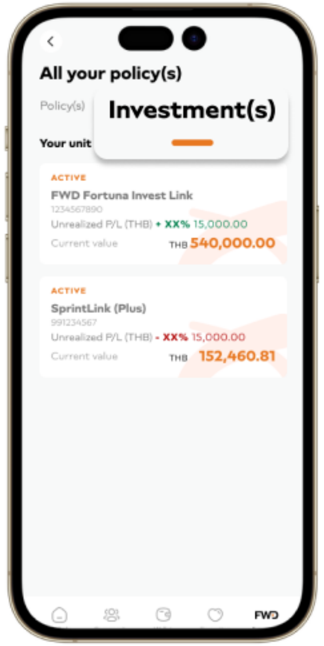
and benefit ratio in a policy
to make changes, please refer
to page D05

Note: In the case where there have been no prior changes to the beneficiary through **Omne**, it will not be possible to display the beneficiary ratio and information.

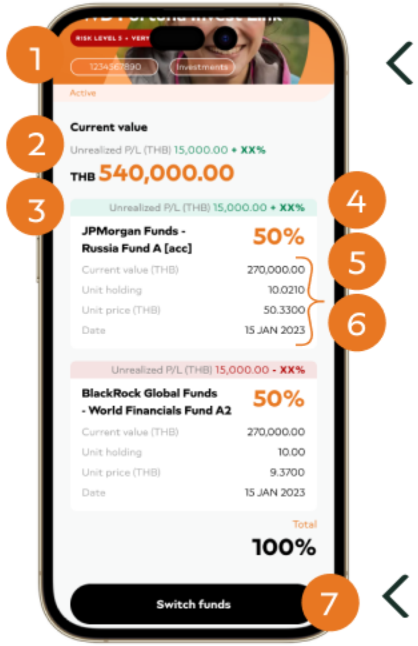
E. View policies and investments

View unit-link investment information

Click on menu **"View policies investments"** menu



Click on **"Investment(s)"** tab and then select policy.



View risk profile

1. **Risk profile** or the level of risk-taking ability for policyholder in investment.
2. **Unrealized gains/losses** of the investment portfolio within this policy.
3. **The current value** of the investment portfolio within this policy.
4. **Unrealized gains/losses** of each fund.
5. Investment allocation of each fund.
6. **The current value, unit holding, unit price** and the latest update date.

Service

You can adjust the investment proportions using the **"Switch Funds"** button.