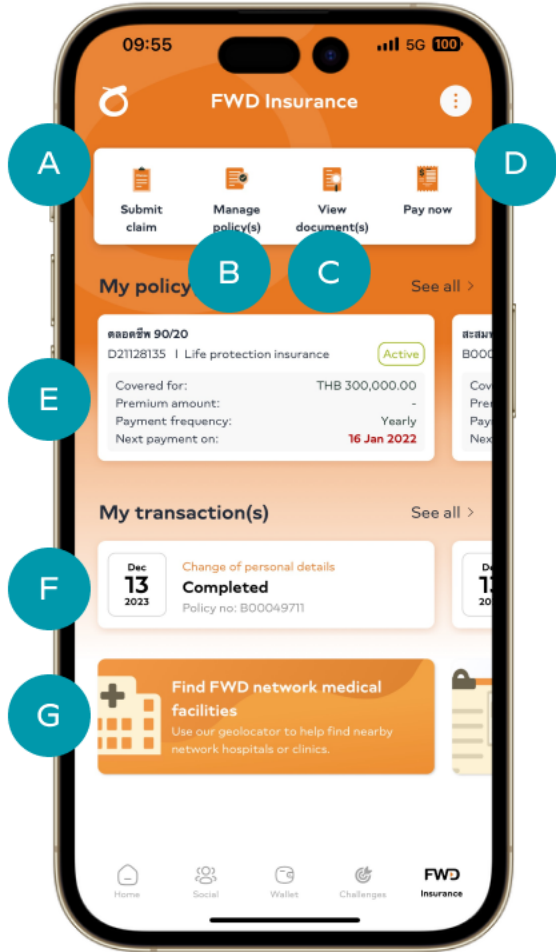


Online Customer Service Guide via Omne by FWD app

31 March 2025



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Accessing Omne by FWD

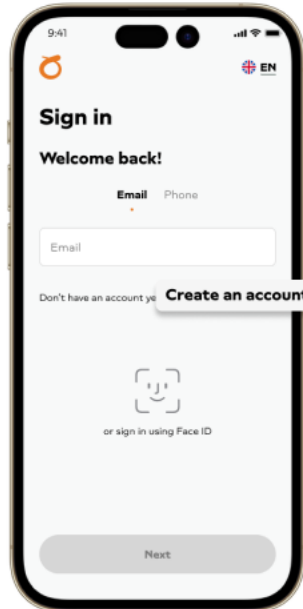


Registration

Create
new user

Page
1/3

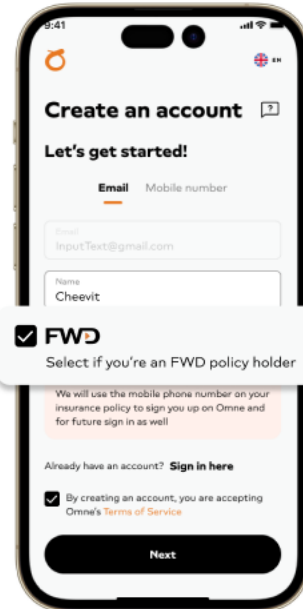
01



Open Omne application in registration page. If you're new user, Click **"Create an account"**

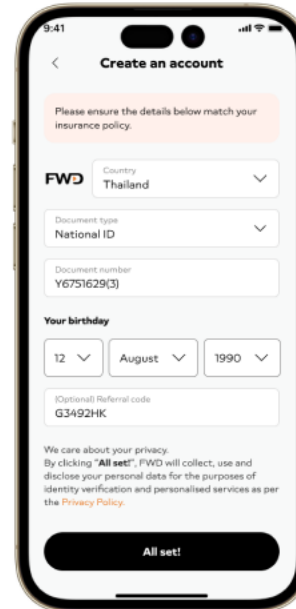
⚠ Note : If you open the app using a link or QR code the app may go directly to step 3.

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

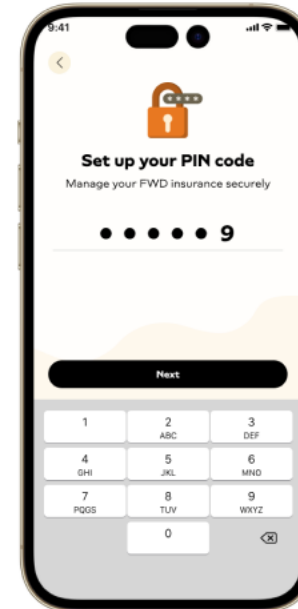


Confirm the OTP code and click **"Verify"**

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

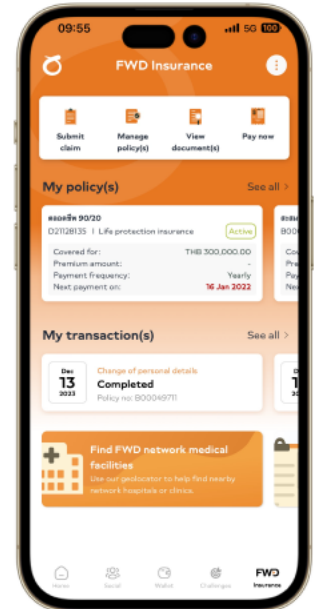
⚠ Note : If the mobile number is not updated, you can press **'Change number'** to switch phone number.

05



Set a 6-digit PIN for future logins

06

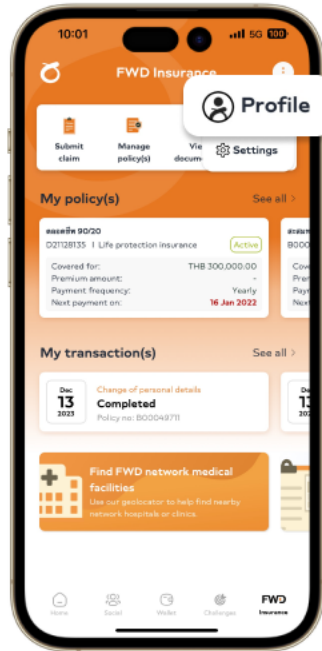


Account successfully created. Users can enable biometric authentication for more convenience.

01

Change of email / mobile number for login

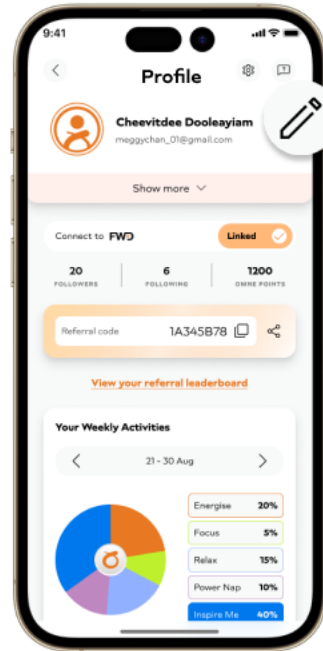
01



Click on the "Profile" icon

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

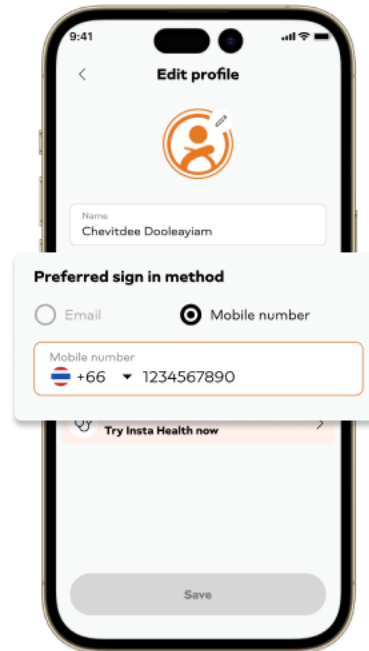
02



Click on the "Pencil" icon to edit personal information

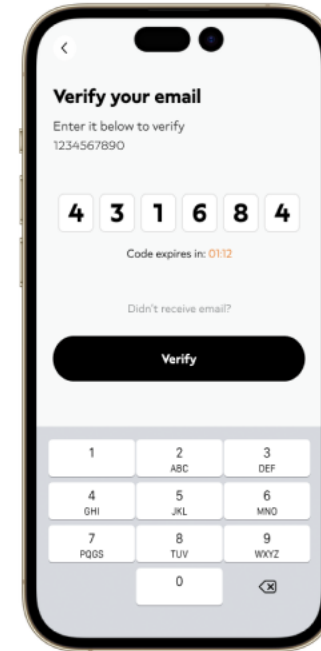
⚠ If you'd like to switch to a mobile number or email that's been registered before, you need to delete the existing account (please note that points cannot be transferred).

03



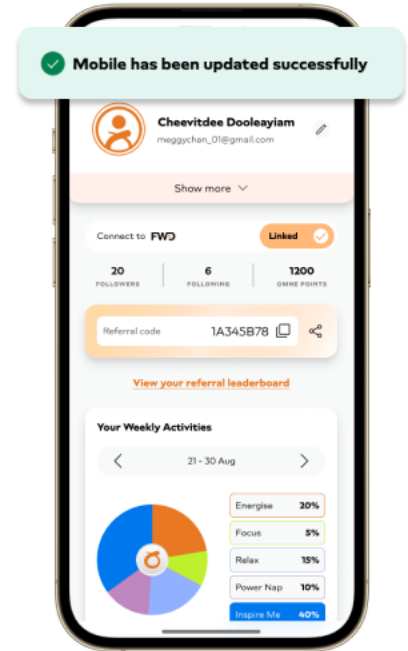
Select the preferred login method using either "Email" or "Mobile number" and fill in the updated information

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



Quick links

Submit claim: For submitting claims through an online channel without limitation on claim amount and number of claims

Manage policy(s): For submitting requests to change policy information

View document(s): To view the details of each policy e.g. Coverage, Premium payments, Beneficiaries, etc.

Pay now: For paying premium through credit card as a single payment

My policy(s)

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

My transaction(s)

To view history of claim submissions and requests to change information

Find FWD network medical facilities

Use the geolocator to help find nearby network hospitals or clinics.

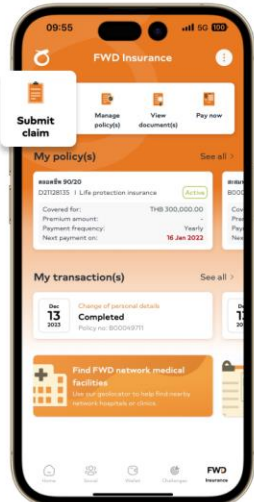
A. Submit claim



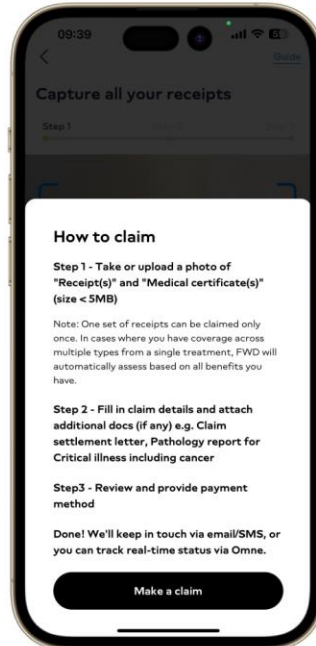
A. Submit claim

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

- Outpatient reimbursement
- Outpatient surgery
- Hospitalisation
- Critical illness including cancer
- Disability and dismemberment

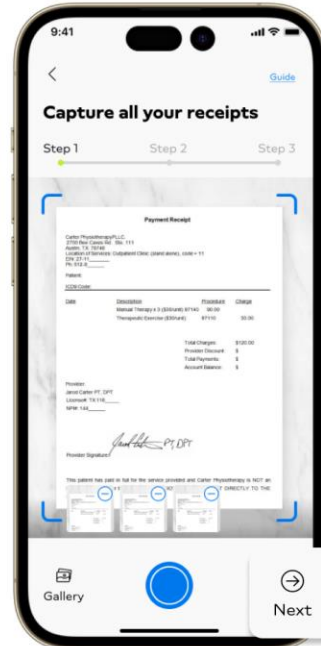


01



Read "How to claim" and click "Make a claim"

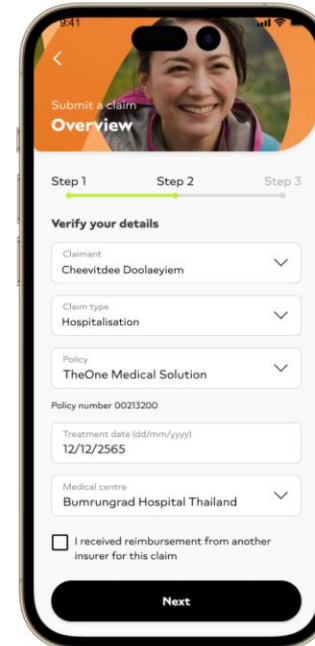
02



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

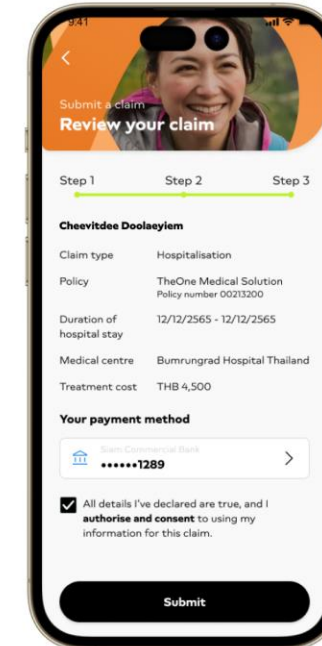
- ⓘ
1. No limit on number of pictures. Each picture should not exceed 5MB
 2. Click on document-shaped icon below to check or delete attached-pictures by clicking on the delete/minus symbol

03



Specify the type and provide complete details of the claim

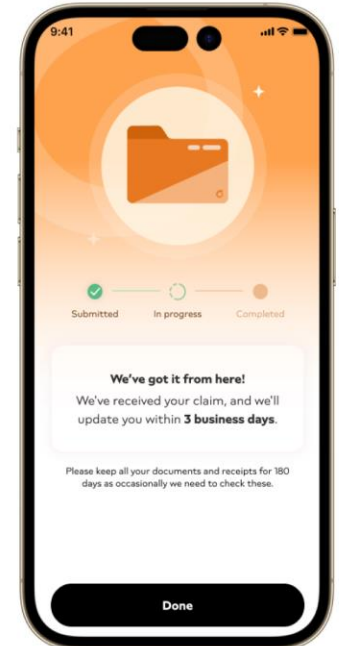
04



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.

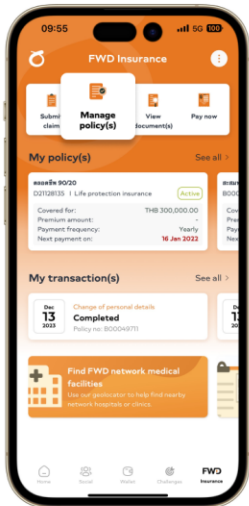
A01

B. Manage policy(s)

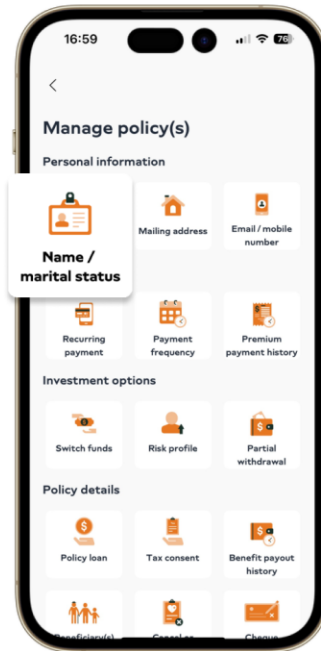


B. Personal information

Change of
name / marital
status

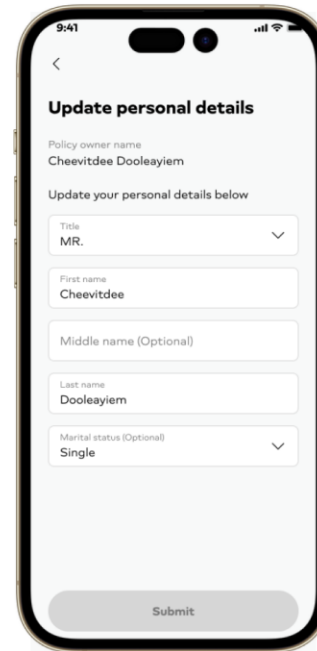


01



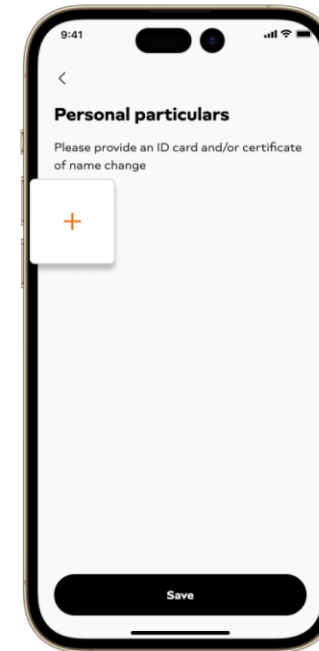
If your contact information is incorrect, you can click on the menu **"Manage policy(s)"** and select **"Name / marital status"**


02



Update information that you would like changed

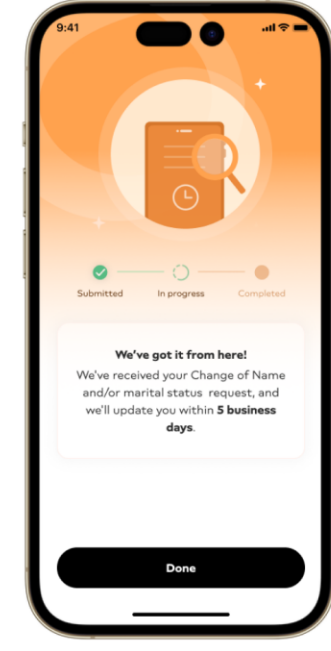
03



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

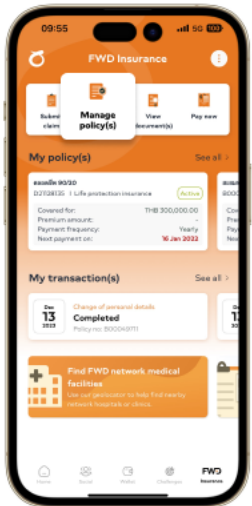
04



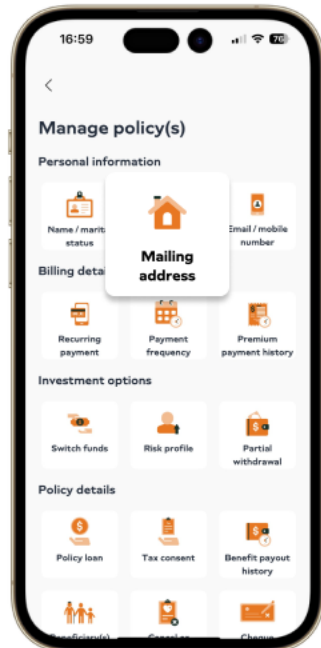
Confirm OTP code and wait to be notified within 5 business days. Information on how to check the status of requests can be found on page **F01**

B. Personal information

Change of mailing address

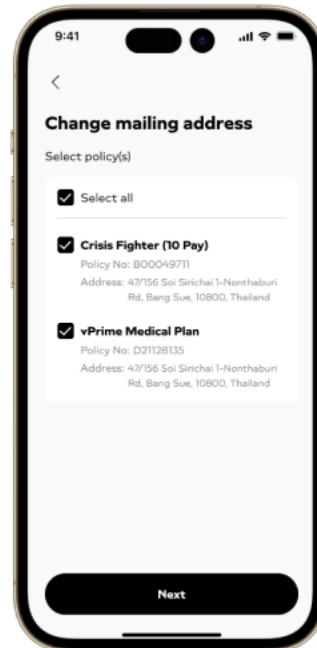


01



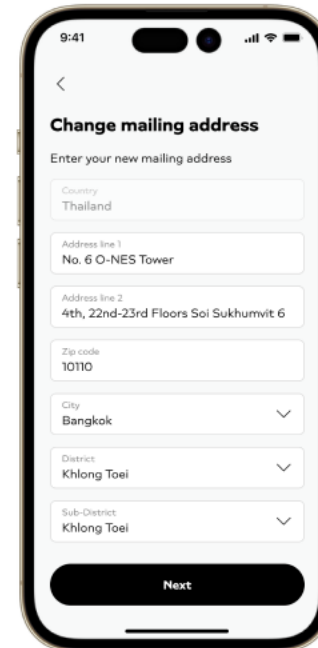
If your contact information is incorrect, you can click on the menu **"Manage policy(s)"** and select **"Mailing address"**

02



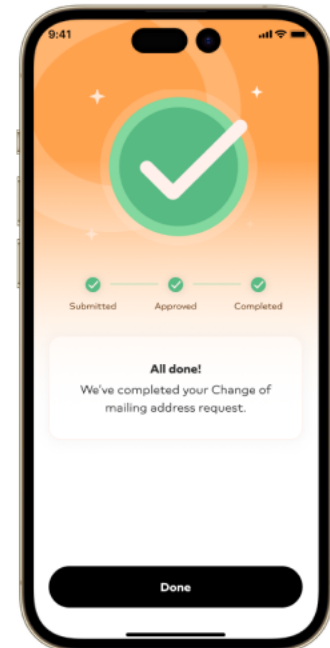
Select a policy for which you would like to make changes. (May select more than 1 policy)

03



Fill out the new address information completely

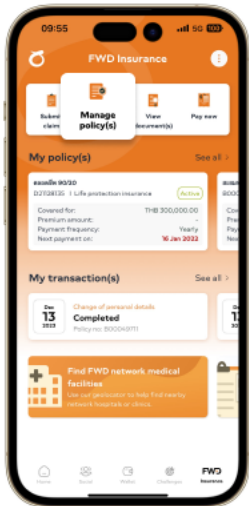
04



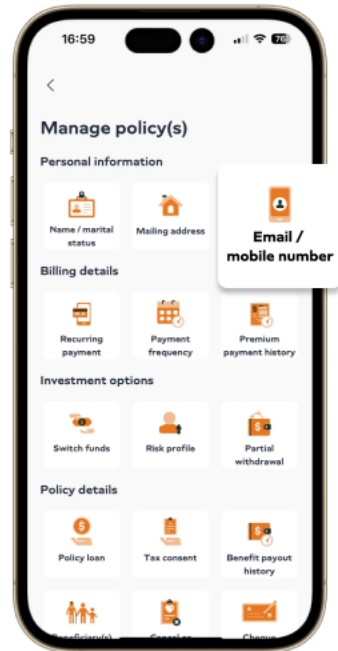
Confirm OTP code and the system will notify that the information has already been changed

B. Personal information

Change of
email / mobile
number



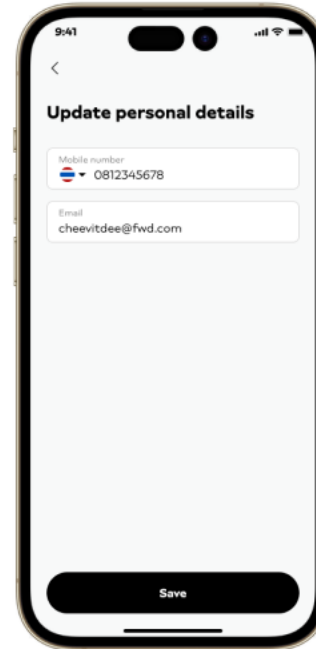
01



If your contact information is incorrect, you can click on the menu **"Manage policy(s)"** and select **"Email / mobile number"**

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

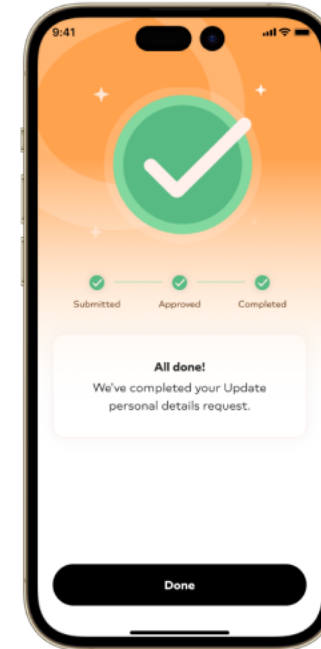
02



Click on **"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

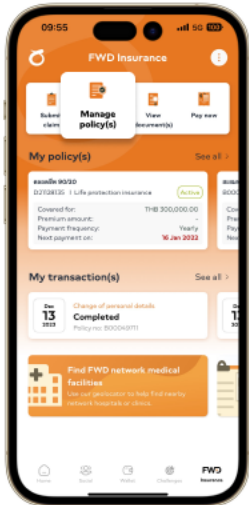
03



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

B. Billing details

Recurring payment

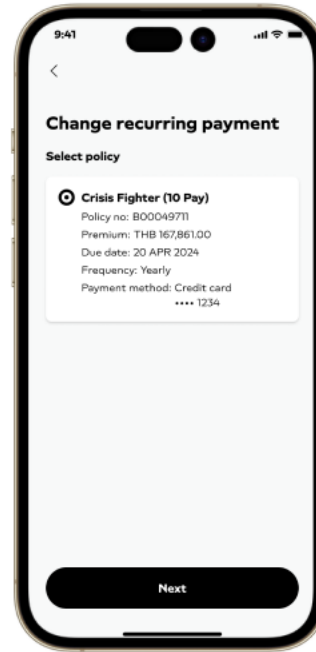


01



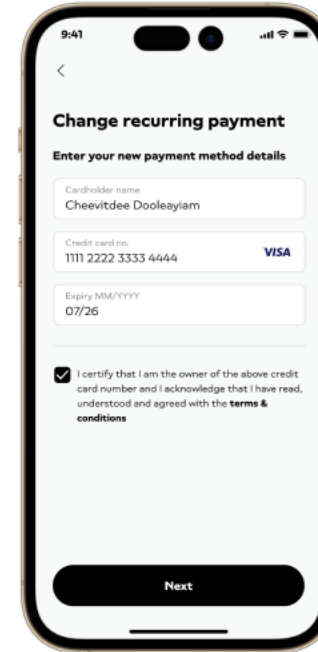
Click **"Manage policy(s)"** menu, then click on the **"Recurring payment"**

02



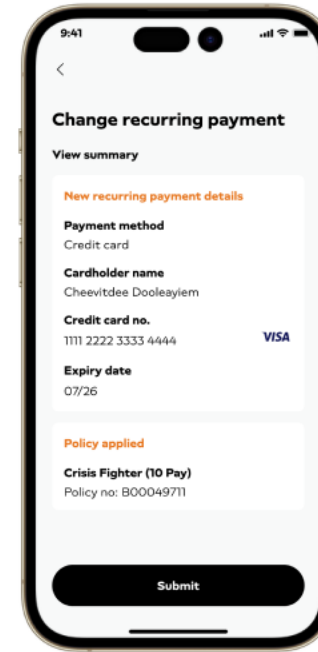
Select policy and then click **"Next"**

03



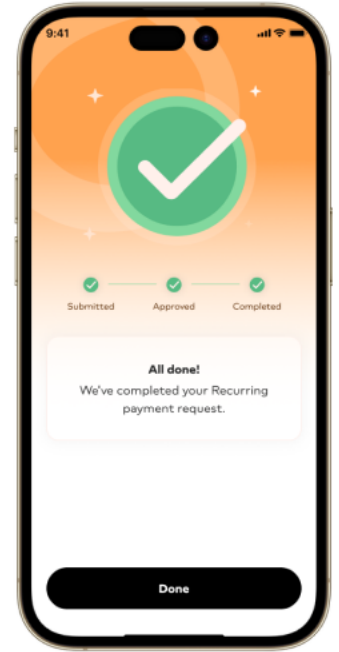
Enter the payment method details and then click **"Next"**

04



Review summary and then click **"Submit"**

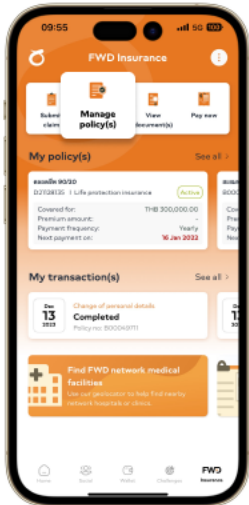
05



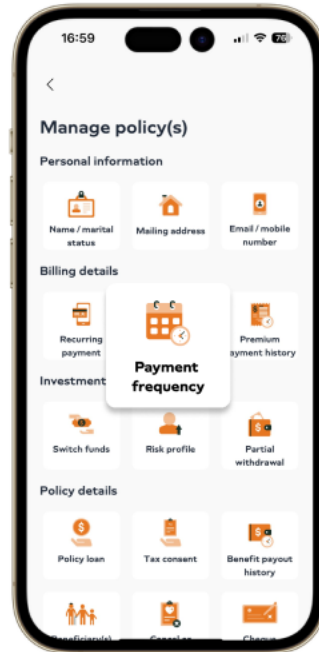
Confirm OTP code and the system will notify that the information has already been changed

B. Billing details

Payment frequency

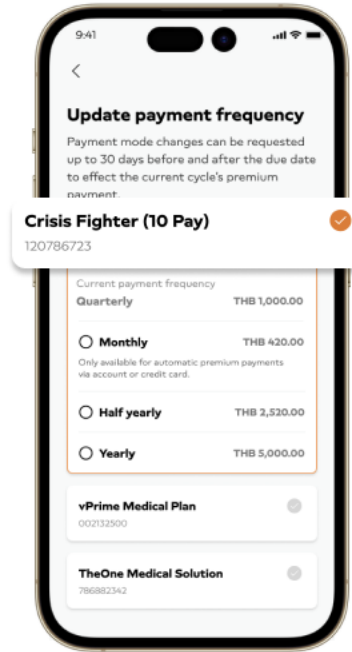


01



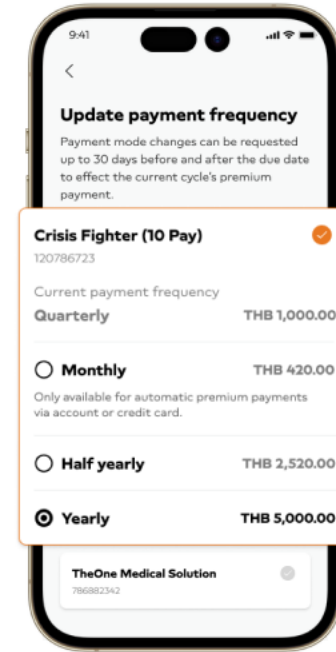
Click on **"Manage policy(s)"** then click on **"Payment frequency"** menu

02



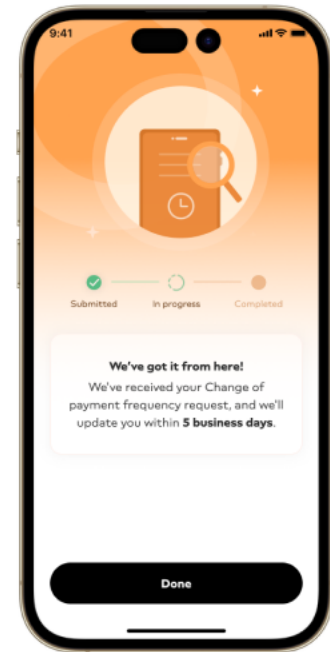
Select policy for which you would like to update premium payment frequency

03



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

04



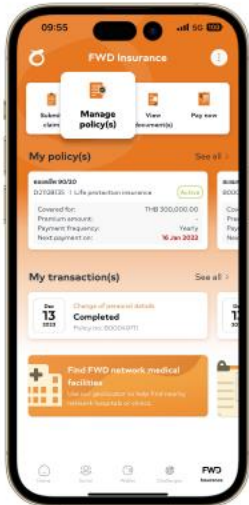
Confirm OTP code and wait for a notification of the outcome through SMS or email. Information on how to check the status of requests made through Omne, can be found on page **F01**

Remark:

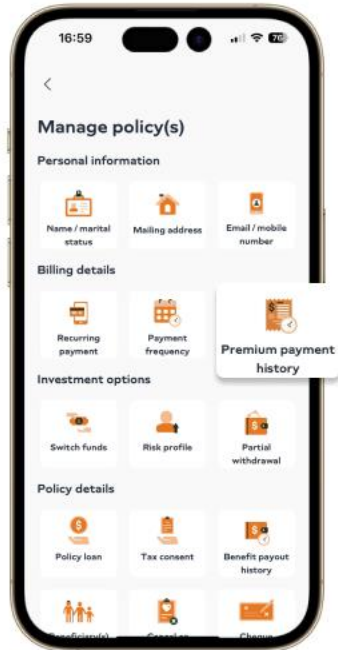
1. Please submit requests to update premium payment frequency 30 days before or after the premium due date, for it to be effective in the current policy period.
2. Monthly premiums are only accepted via credit card or bank account. If you currently pay in cash, please register for automatic payments via credit card (see page B04) or through your bank's ATMs or app before changing the frequency.

B. Billing details

Premium payment history



01

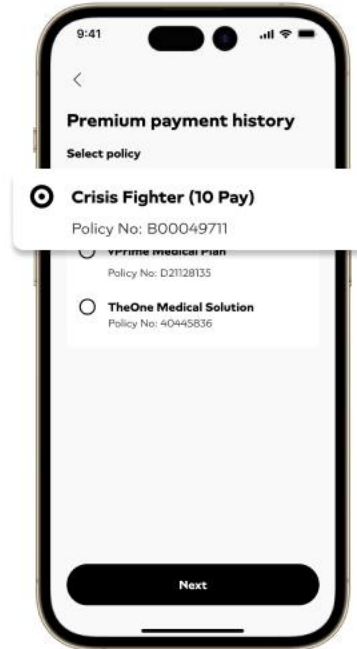


Click "Manage policy(s)" and select "Premium payment history"

Remark:

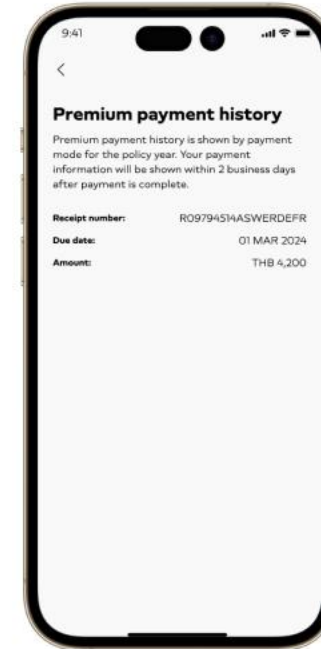
Your payment information will be shown within 2 business days after payment is complete.

02



Select policy and then click "Next"

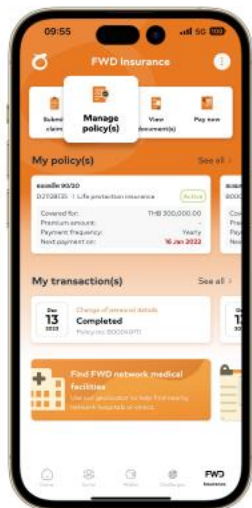
03



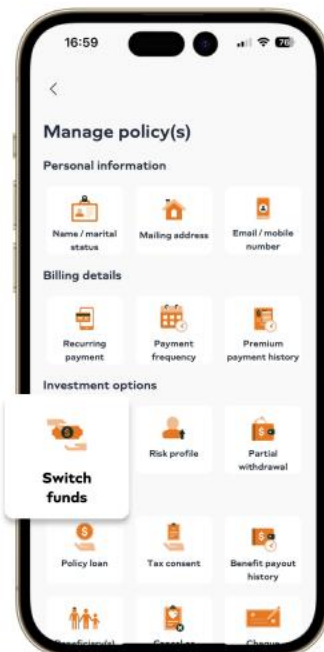
Your premium payment history will be displayed for the past 1 year base on your viewing date.

B. Investment options

Switch funds

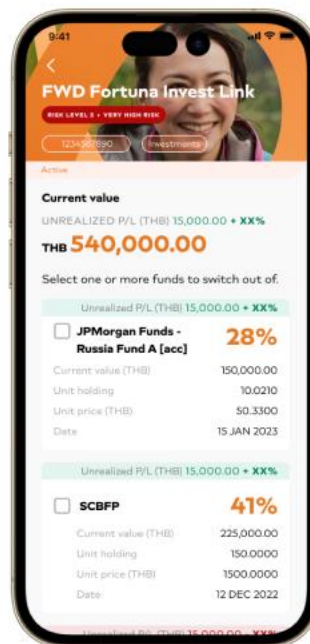


01



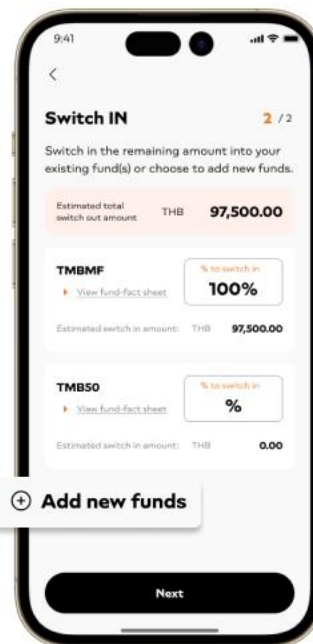
Click on **"Manage policy(s)"** menu, then click on **"Switch funds"** menu

02



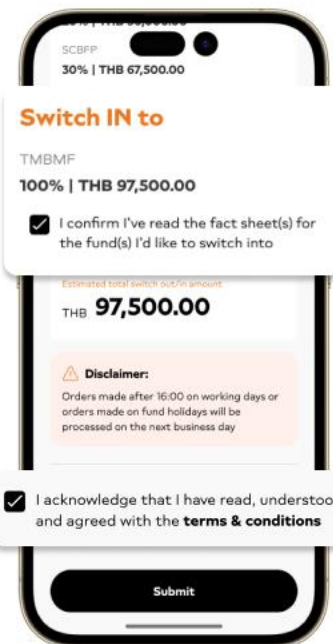
Choose the original fund policy and specify the proportion you wish to switch out

03



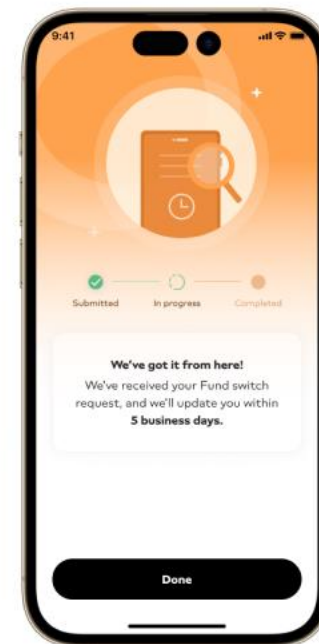
Select the target fund from the existing funds or choose a new fund by clicking **"Add new funds"** and specify the allocation along with studying the prospectus.

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



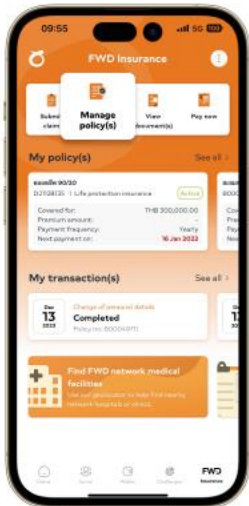
Confirm OTP code and wait for a notification of the outcome through SMS or email. Information on how to check the status of requests made through Omne on page **F01**

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

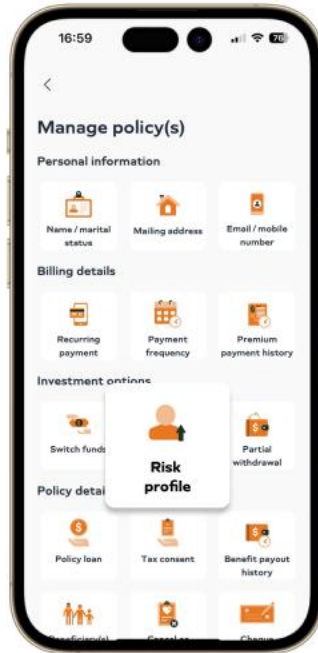
⚠ Transactions submitted after 4:00 PM on a business day or on a non-business day for the fund, FWD will be approved on the next business day when transactions can be processed.

B. Investment options

Risk profile



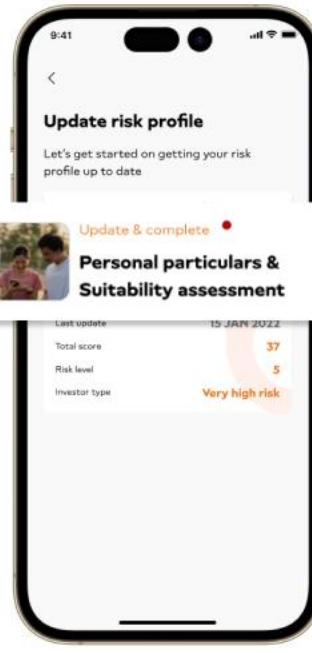
01



Click on "Manage policy(s)" 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.

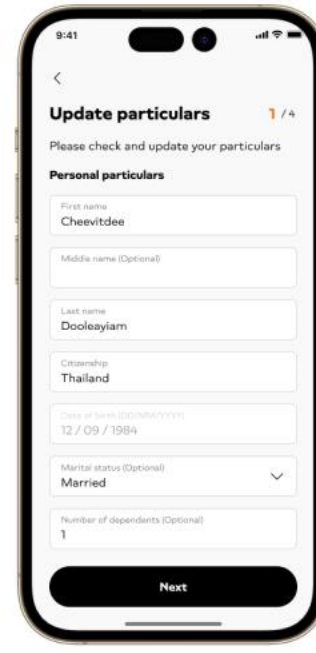
02



Click on the "Personal particulars & Suitability assessment" menu

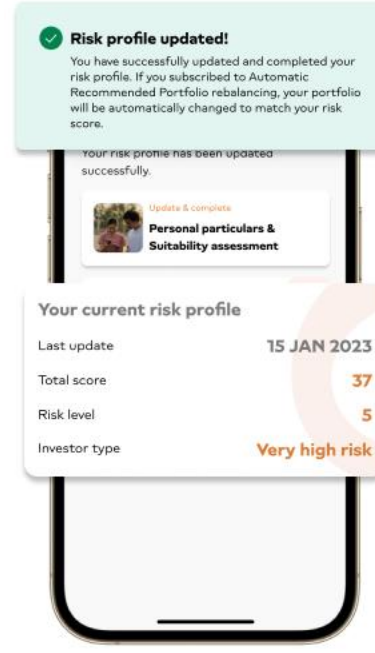
⚠ A red dot means the assessment results have expired and an update is required in order to make any fund-related transaction.

03



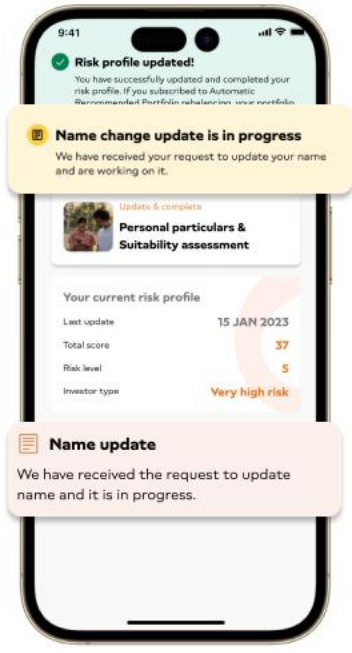
Update your personal particulars and complete the investment risk evaluation form

04



Update your personal particulars and complete the suitability assessment

05



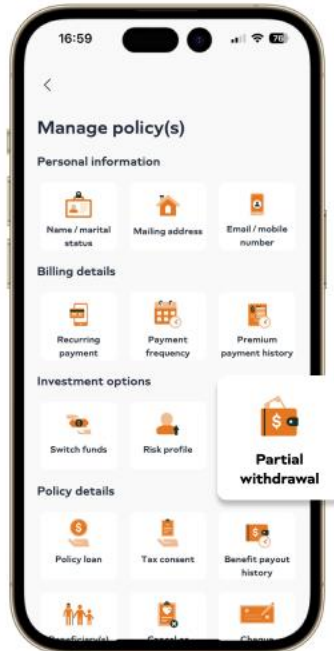
In the instance, Name-Surname has been changed, wait for a notification on outcome through SMS or e-mail

B. Investment options

Partial withdrawal

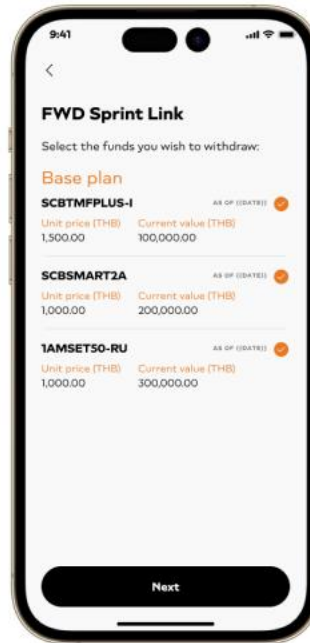


01



Click on "Manage policy(s)" menu, then click "Partial withdrawal"

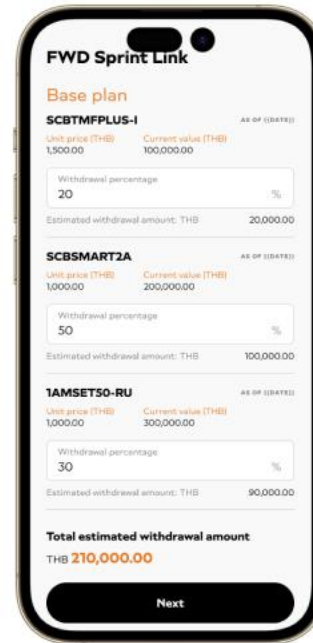
02



Select the policy and funds you wish to withdraw

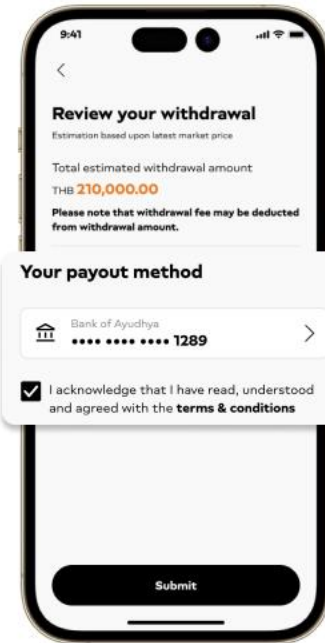
⚠ In the case of selecting fund withdrawal when having the same fund for the main insurance premium, the investment-linked insurance premium, and the top-up premium, please choose the fund for the top-up premium first to avoid fees.

03



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

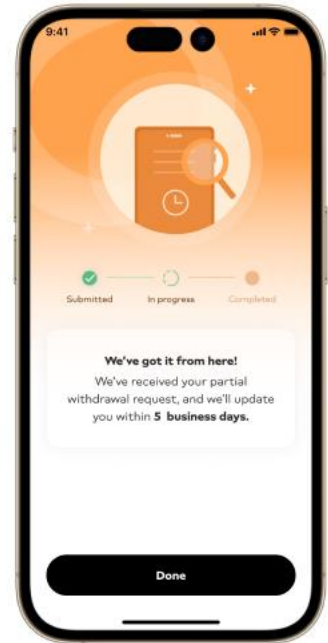
04



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.

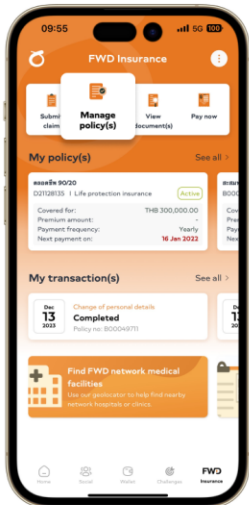
05



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 F01

B. Policy details

Policy loan

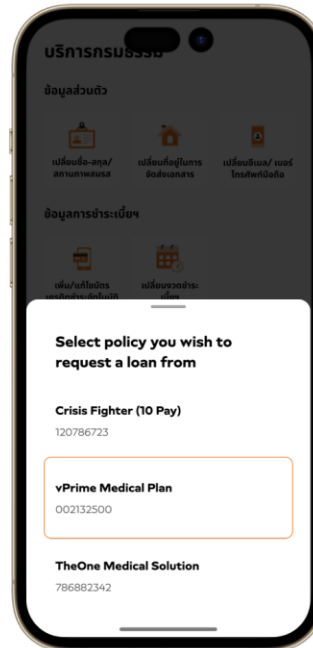


01



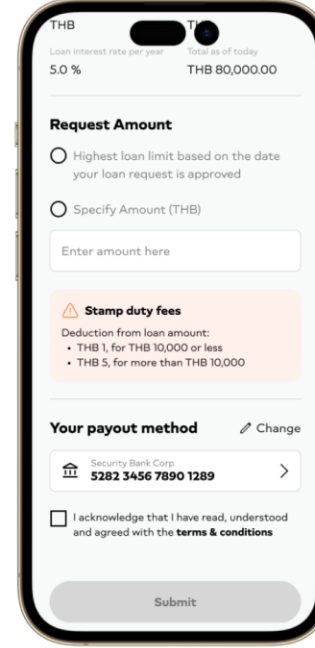
Click on **"Manage policy(s)"** menu, then click **"Policy loan"**

02



Select policy

03

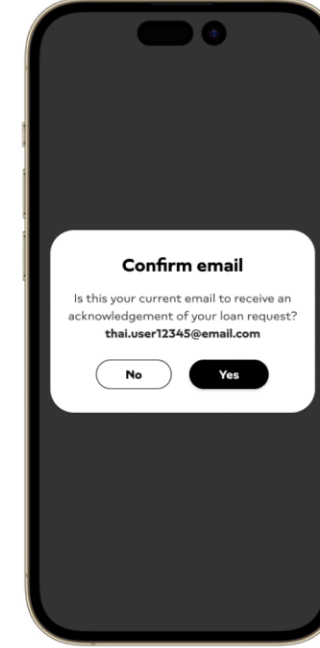


Check loan limit and the latest loan interest, then verify your payout method and agree to **"terms & conditions"**



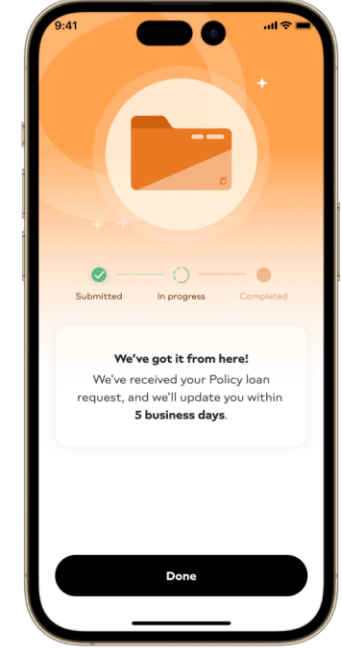
- The loan limit and interest rates depend on the policy's terms and conditions.
- The bank account name that receives the loan must be the same as the policy's owner

04



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

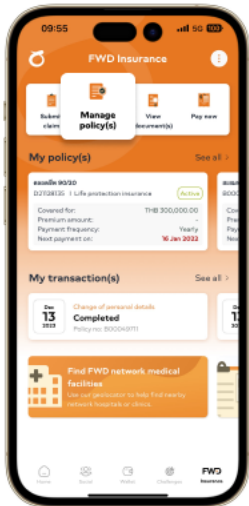
05



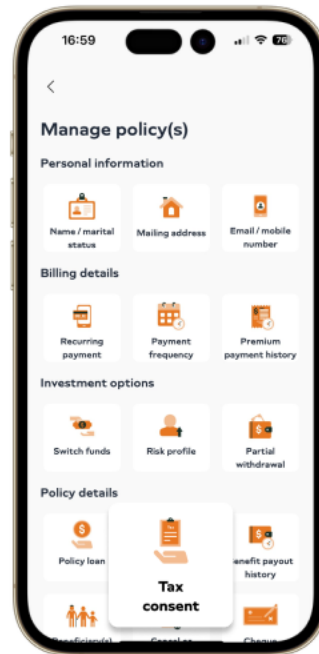
Confirm OTP code and wait to be notified within 5 business days. In the case of an automatic evaluation, there'll be an on-screen notification that your loan has been approved. Information on how to check status of requests available on page **F01**

B. Policy details

Tax consent

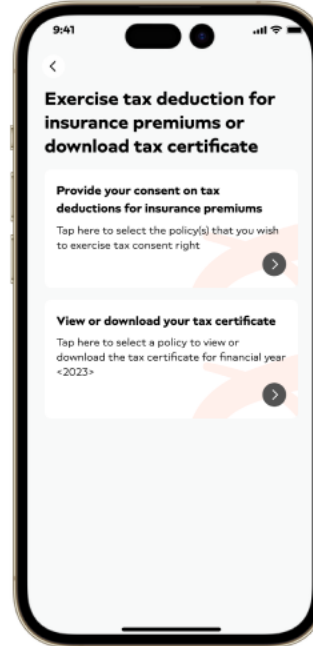


01



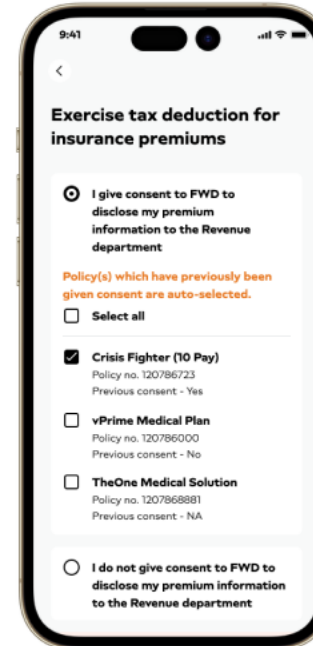
Click on the "Manage policy(s)" menu, then click "Tax consent"

02



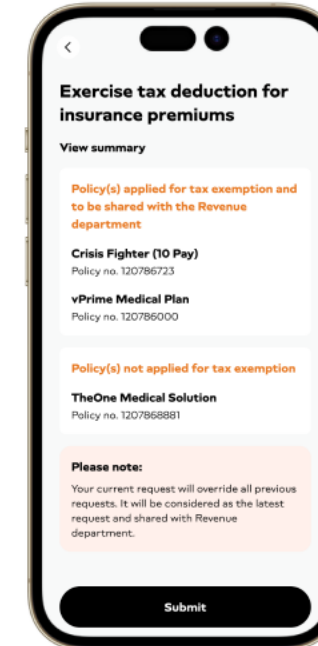
Click "Provide your consent on tax deductions for insurance premiums"

03



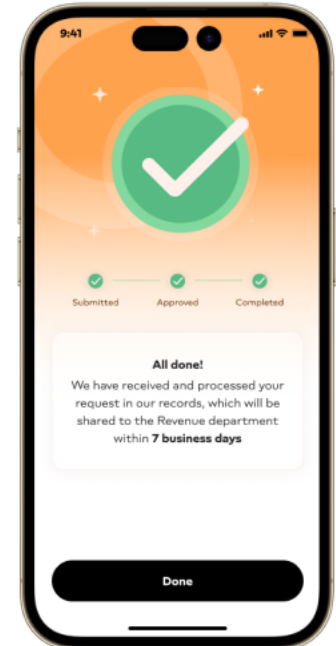
Select the policy(s) and click on "Next"

04



Review summary and then click "Submit"

05



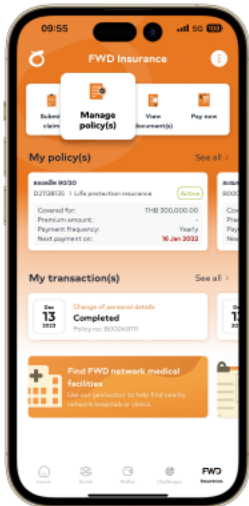
Confirm OTP code and the system will display "We have received and proceed your request in our records, which will be shared to the Revenue department within 7 business days"

Remark:

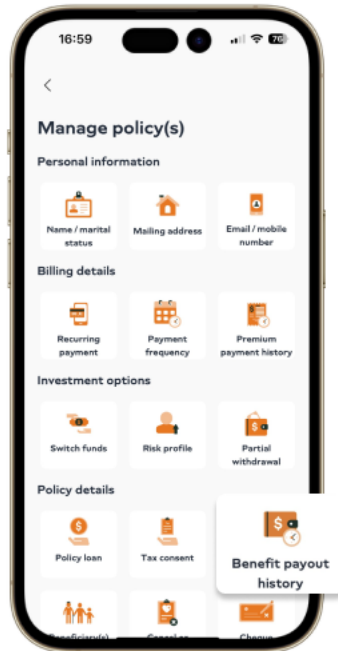
1. Policies for which tax deduction consent has been submitted will display a checkmark in front of the policy.
2. If tax deduction consent have been submitted for all policies, no further requests can be made. To make changes, you must first select 'I do not give consent' then submit a new request.
3. Selecting 'I do not give consent' will result in the cancellation of all tax deduction consents for all policies.

B. Policy details

Benefit payout history

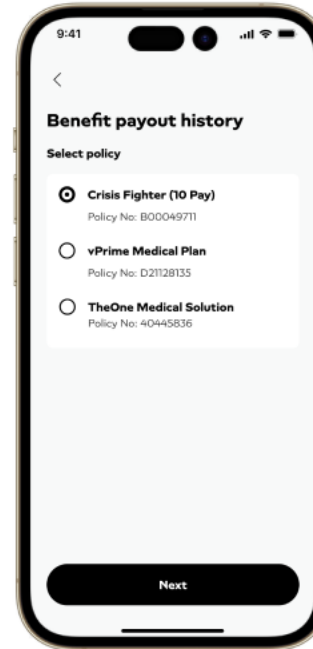


01



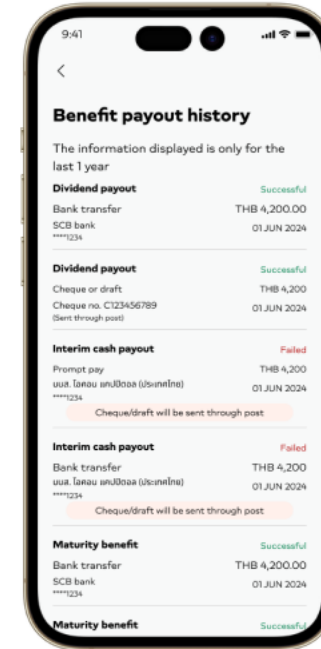
Click on the "Manage policy(s)" then click "Benefit payout history"

02



Select the policy(s) and click on "Next"

03



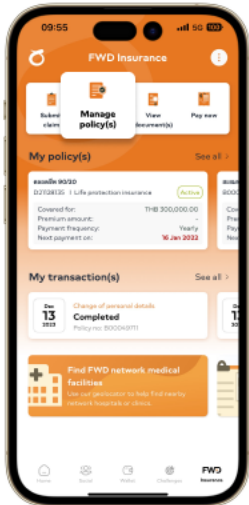
Your benefit payout history will be displayed for the past 1 year base on your viewing date.

Remark:

The system will display four types of benefits: Dividend payout, ICP, Maturity payout, Annuity.

B. Policy details

Beneficiary(s) details

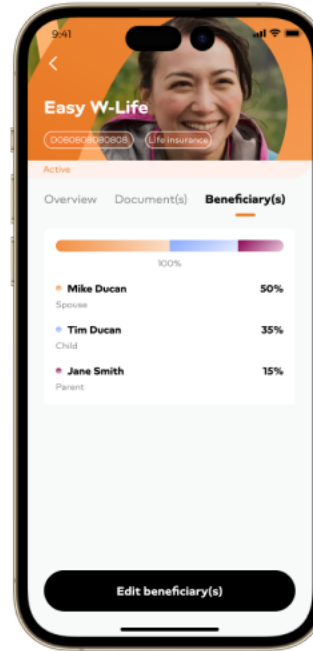


01



Click **"Manage policy(s)"** then click **"Beneficiary(s) details"**

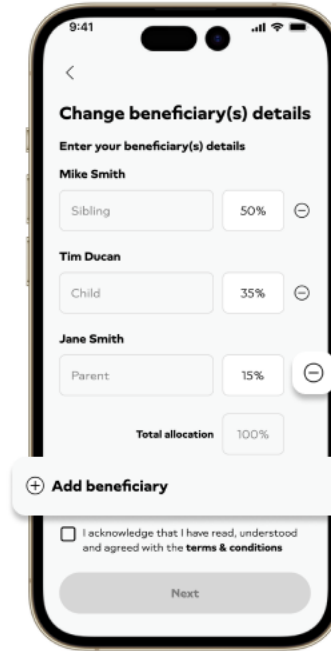
02



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

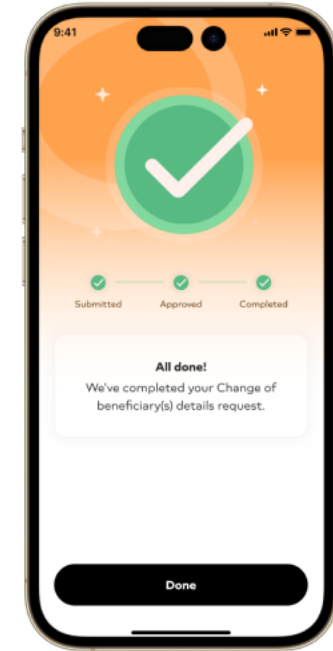
⚠ Some policies may not display beneficiary information and allocation details.

03



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

04



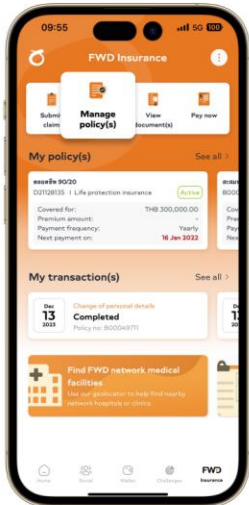
Confirm OTP code and wait for an update within 5 business days.
In the case of an automatic evaluation, you will see an on-screen notification saying **"All done!"**. Information on how to check status of requests available on page [F01](#)

Remarks :

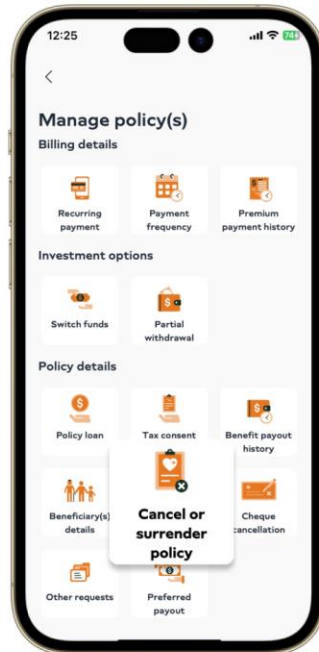
1. In the case of new beneficiaries who are in a same-gender marriage, please specify the relationship as "Life partner (for LGBTQ+)"
2. In the case of new beneficiaries who are in a marital relationship without marriage certificate, please specify the relationship as "Husband/Wife."

B. Policy details

Cancel or
surrender
policy

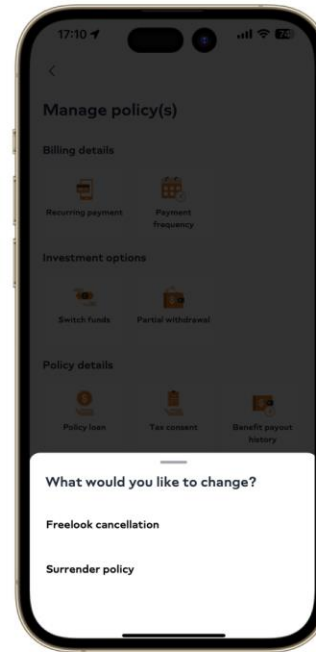


01



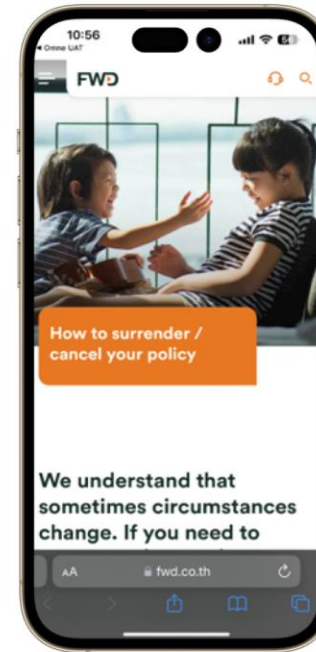
Click on "Manage policy(s)"
menu, then click "Cancel
or surrender policy"

02



Select option

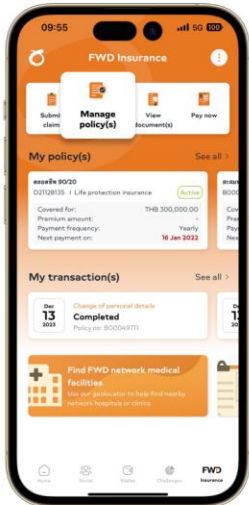
03



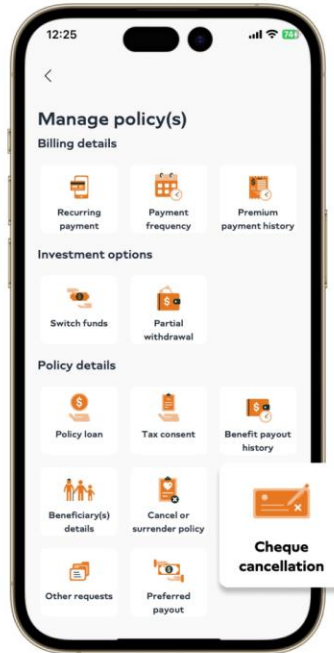
The system will direct you
to the FWD website, that
contains information on
how to cancel or surrender
a policy.

B. Policy details

Cheque cancellation

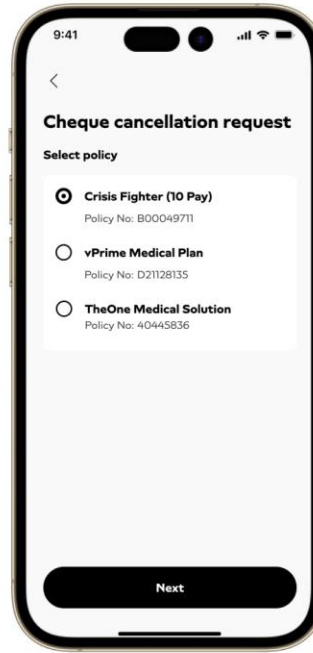


01



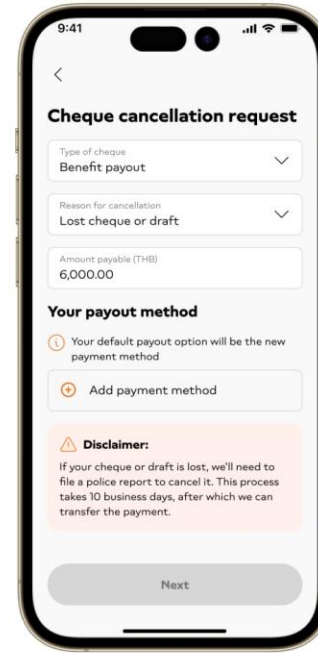
Click on **"Manage policy(s)"** menu, then click **"Cheque cancellation"**

02



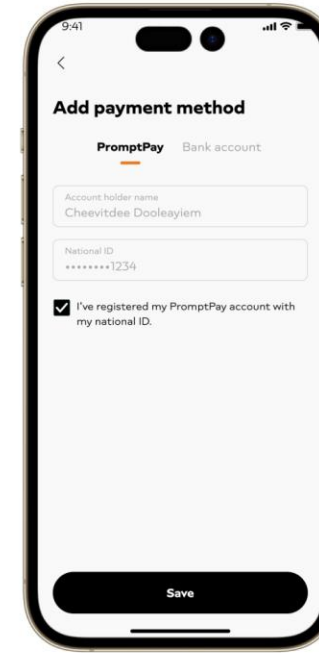
Select policy and then click **"Next"**

03



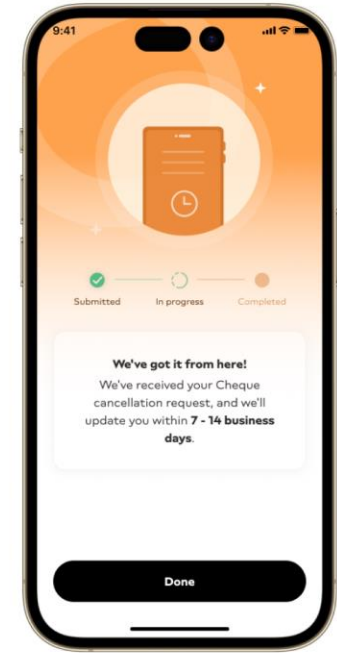
Fill out request details and then click **"Add payment method"**

04



Provide payment method details, the users can choose between **"PromptPay and Bank account"**

05



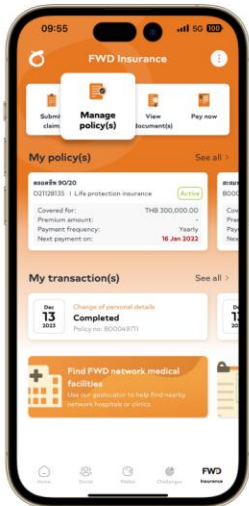
Confirm OTP code and the system will notify the result within 7-14 business days

Remark:

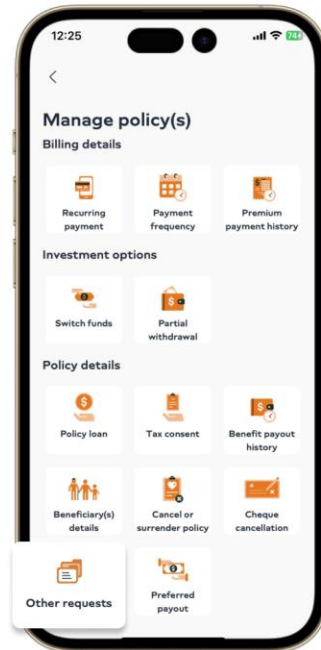
1. This change will affect the receipt of payments according to the policy conditions from this time onwards.
2. In the event of lost cheques/drafts, FWD will take approximately 14 business days to report and request a stop payment. After this process, the payment will be transferred.

B. Policy details

Other requests

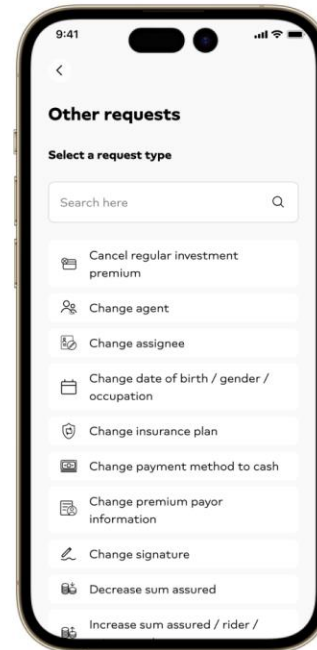


01



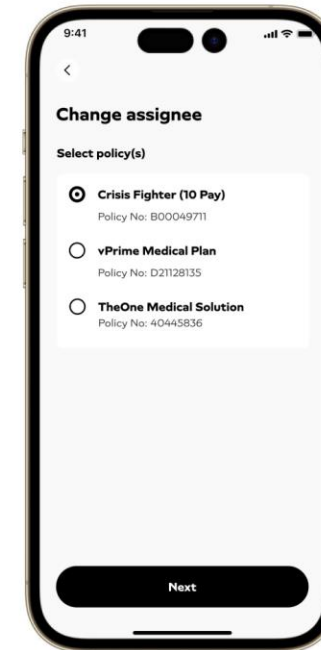
Click on the **"Manage Policy(s)"** then click **"Other requests"**

02



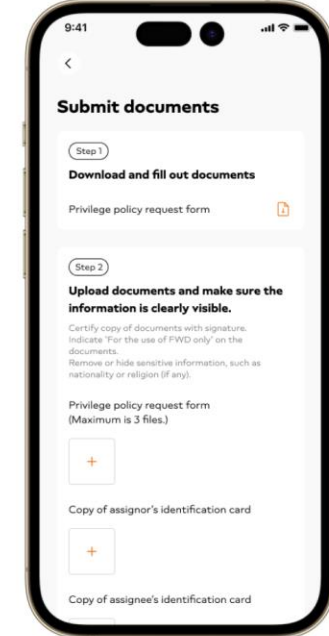
Select the request type. The options will be listed in alphabetical order from A to Z.

03



Select the policy(s) and click on **"Next"**

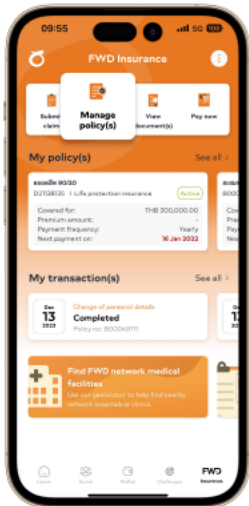
04



Follow the detailed instructions in each step.


B. Policy details

Other requests



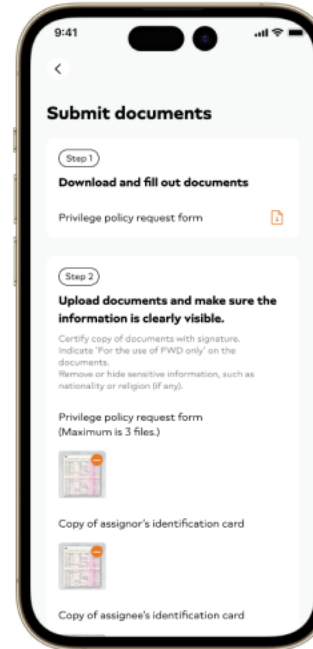
01



Download the document by clicking the  in the top right corner.

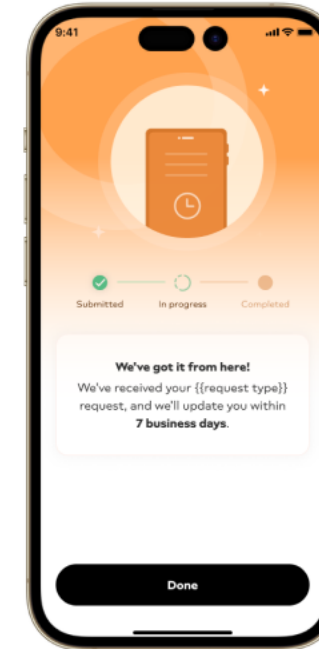
Remark:
Only image files are supported.

02



Take a photo or upload a document.

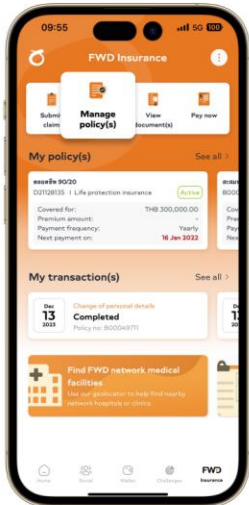
03



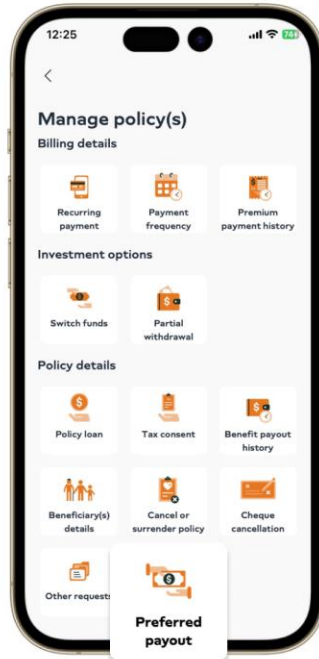
Confirm OTP code and wait to be notified within 5 business days. You can track your status on the "My transaction(s)" menu.

B. Policy details

Preferred payout

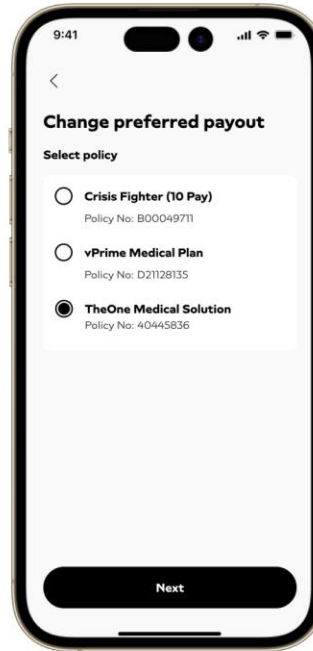


01



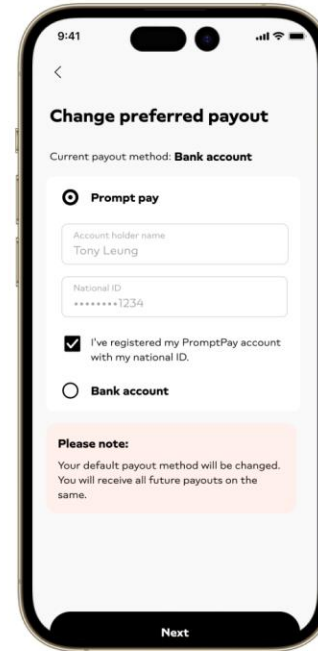
Click on the "Manage Policy(s)" then click "Preferred payout".

02



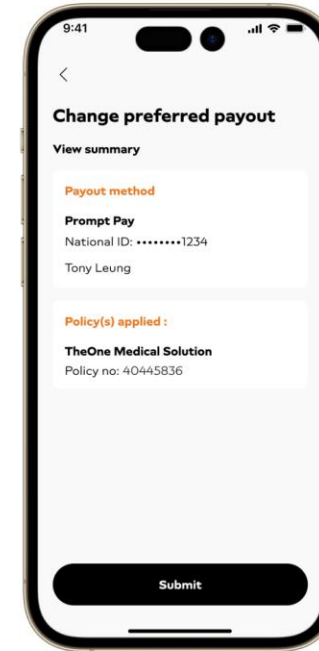
Select policy

03



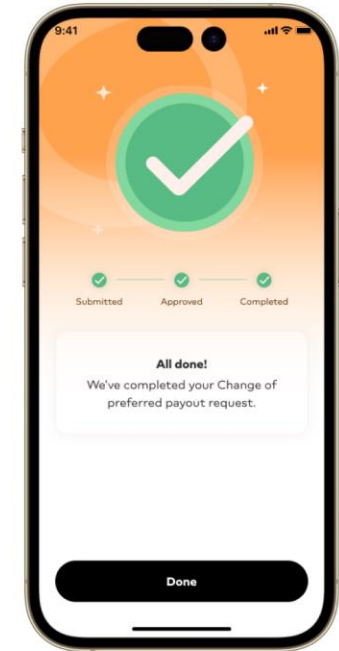
Select the preferred payout method you want to change and fill in the details.

04



Verify the accuracy and click "Submit".

05



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

Remark:

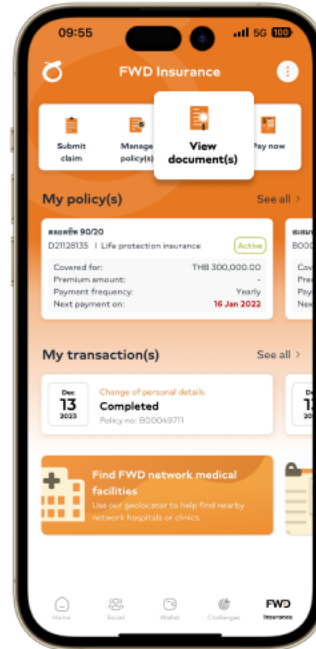
Your default payout method will be changed. You will receive all future payouts on the same.

C. View document(s)



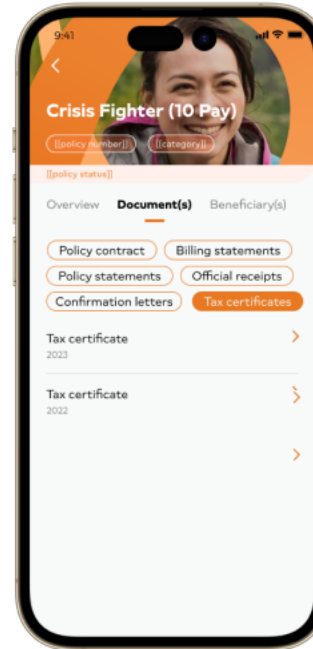
C. View document(s)

01



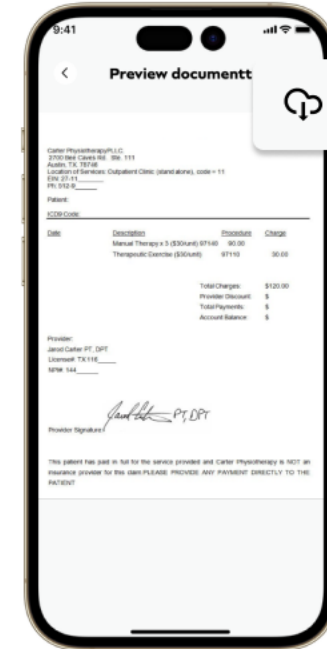
Click on "View document(s)"


02



Select a document

03



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

04



Click "Download" to confirm.

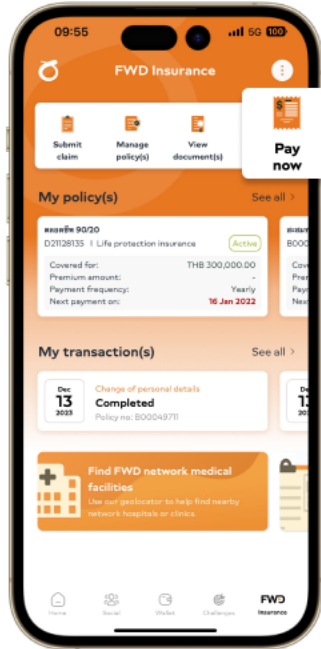
D. Pay now



D. Renewal premium payment

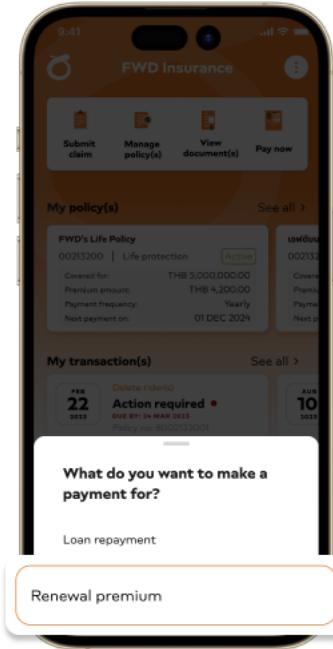
QR code payment

01



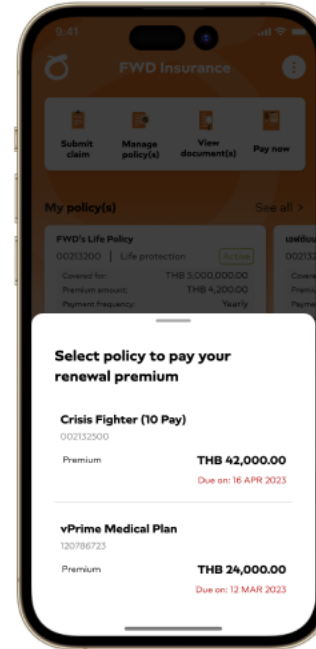
Click "Pay now"

02



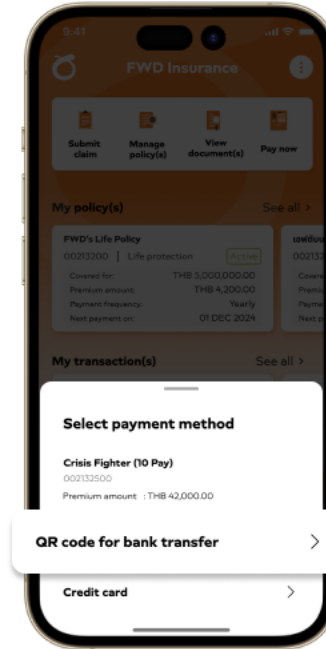
Click "Renewal premium"

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.

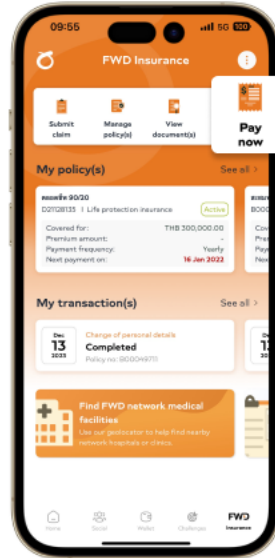
Remark:

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

D. Renewal premium payment

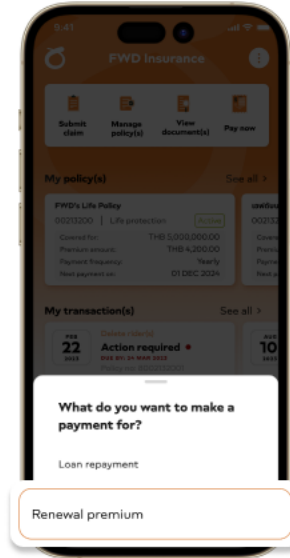
Credit card payment

01



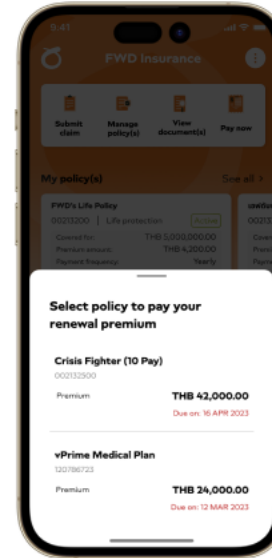
Click "Pay now"

02



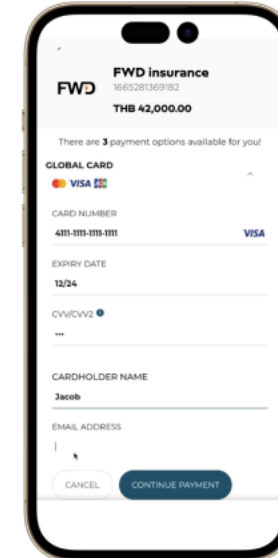
Click "Renewal premium"

03



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

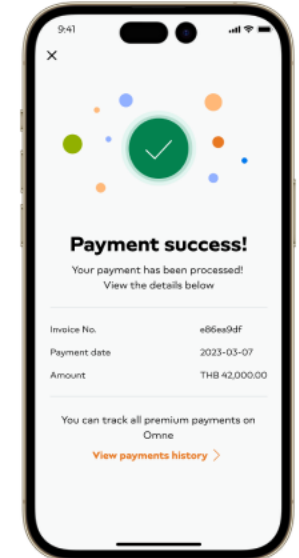
04



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](#)

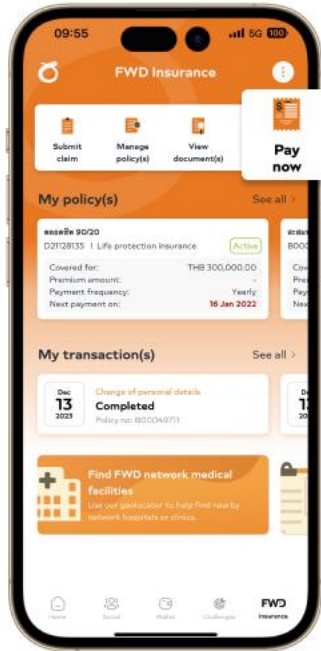
Remark:

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

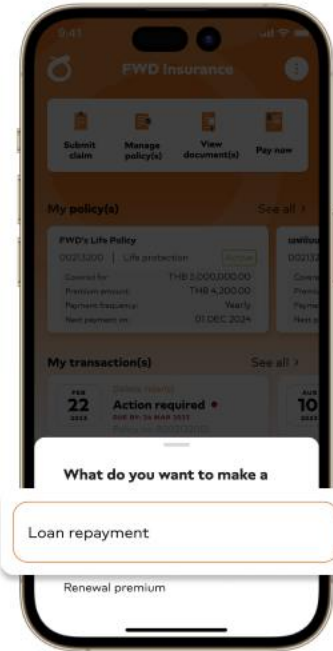
D. Loan repayment by QR code

01



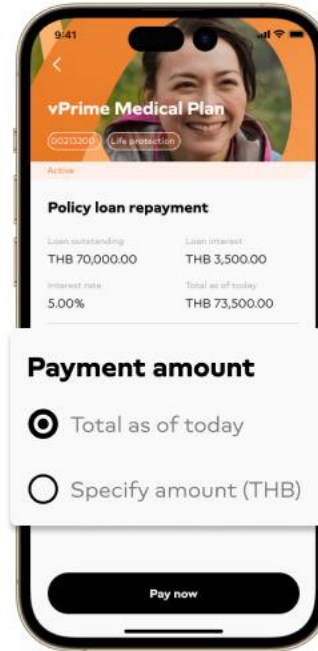
Click "Pay now"

02



Click "Loan repayment" and select policy.

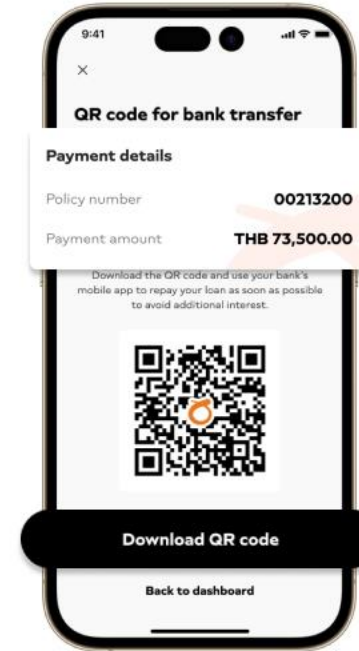
03



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

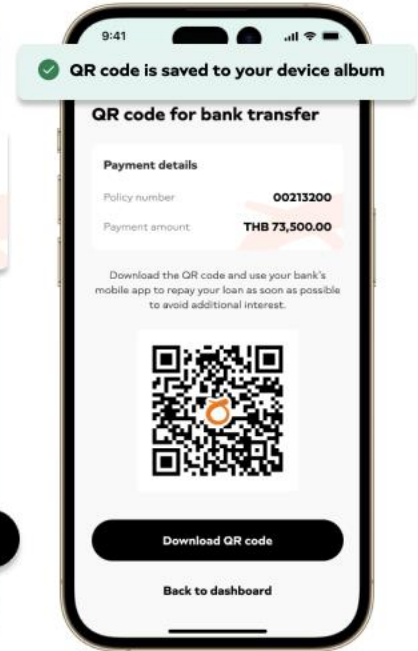
⚠ In the case of choosing to make a "Specify amount", the minimum amount must be greater than or equal to 500 baht. (If outstanding loan balance is less than 500 Baht, please select the first option.)

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.

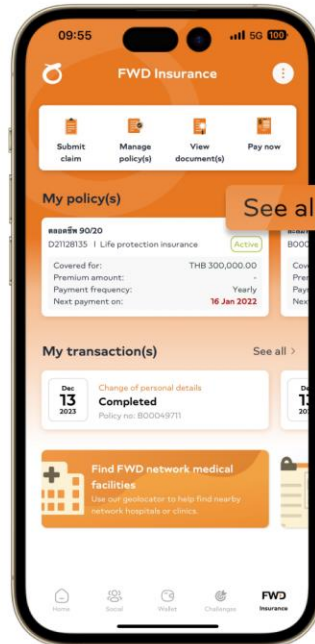
⚠ Please make the loan payment immediately since the loan interest accumulates daily.

E. My policy(s)

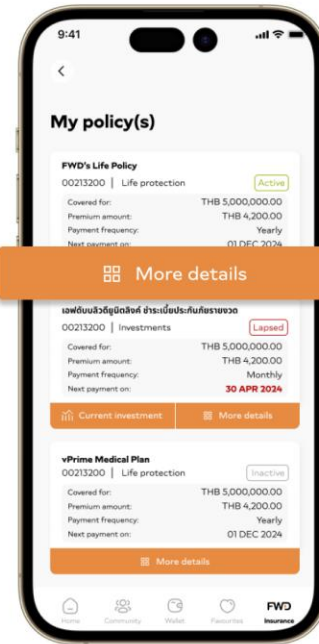


E. My policy(s)

Policy details



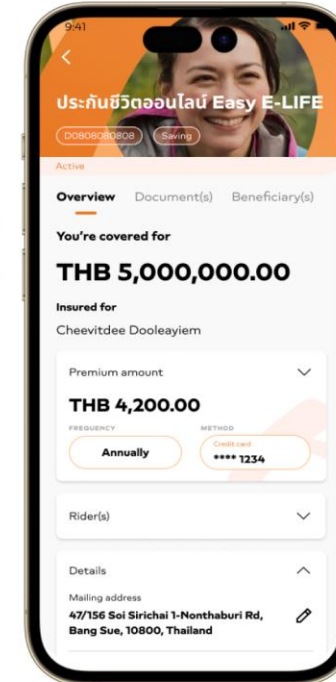
Click **"See all >"** on menu **"My policy(s)"**



Click **"More details"** from desired policy

View coverage detail
or sum insure of main
policy

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

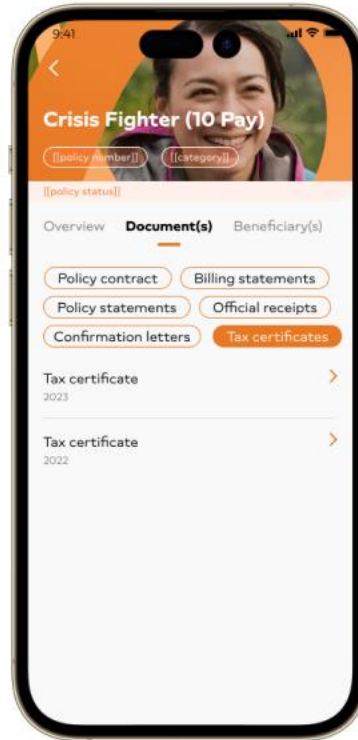


View premium
payment detail
Such as premium
amount, payment
period and payment
method

View address detail
for sending
documents related
to the policy.

E. My policy(s)

Electronic document(s)



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



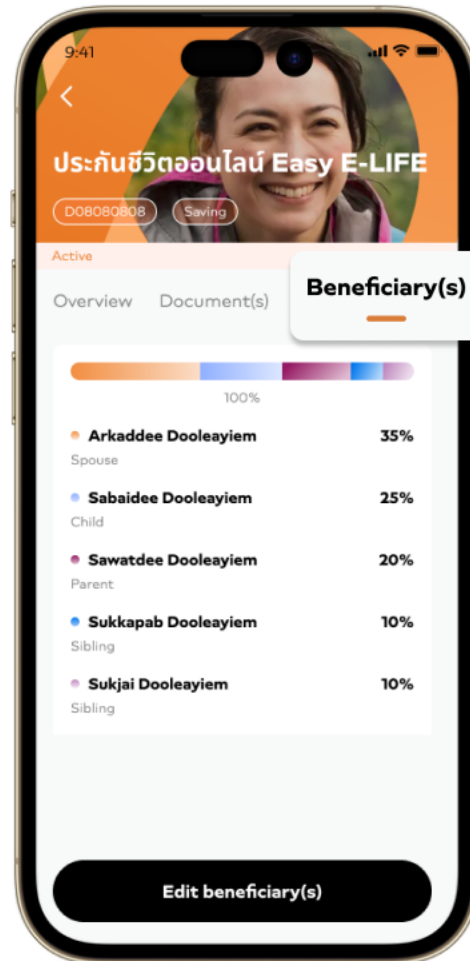
Upon selecting a document, our system will display it on your screen. You could download the document by clicking on the upper-right icon



Click **"Download"** to confirm.

E. My policy(s)

Beneficiary(s)

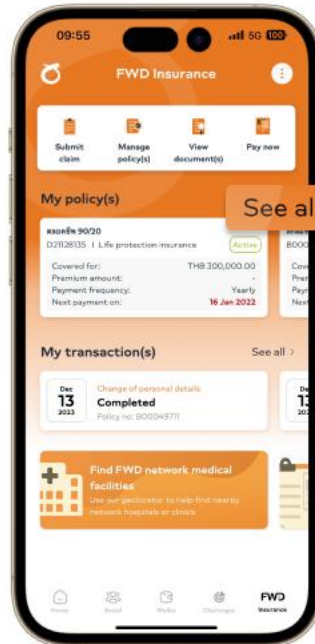


◀ **View beneficiary detail**
and benefit ratio in a policy.
To make changes, please refer
to page **B11**

⚠ 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. My policy(s)

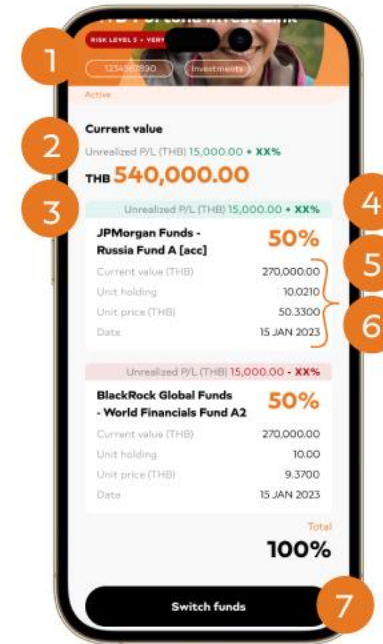
View unit linked
policy information



Click "See all >" on
menu "My policy(s)"



Click "Current
investment" from
desired 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

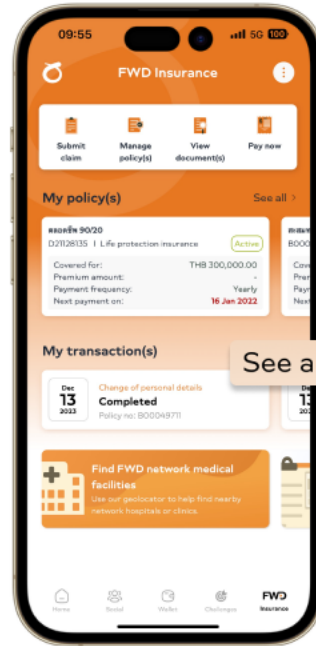
You can adjust the investment proportions using the "Switch Funds" button.

**F. My
transaction(s)**



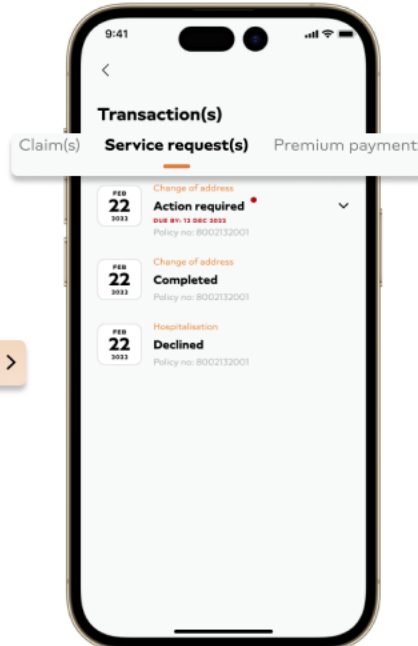
F. Track status and transaction history and/or submit additional documents

01



Click **"See all >"** on menu **"My transaction(s)"** for track status and transaction history

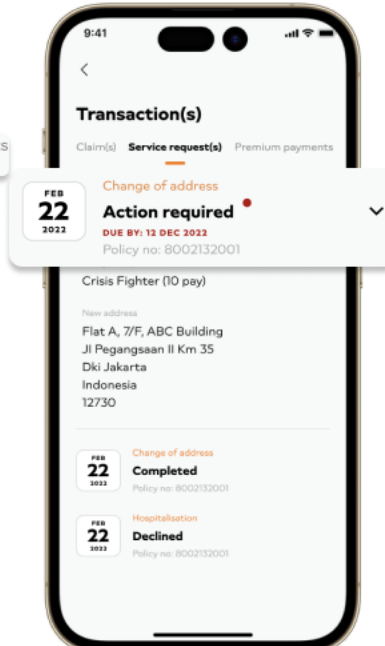
02




Click the menu at the top to view the information

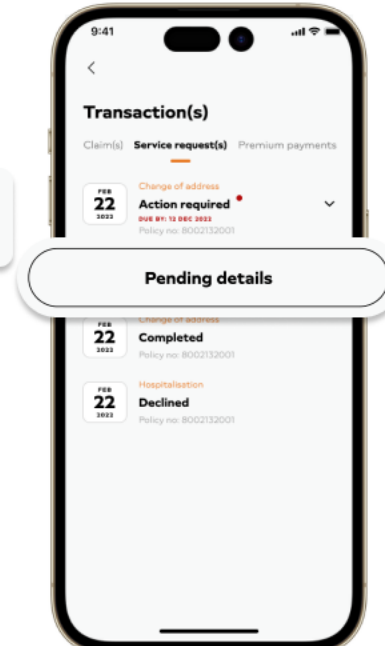
1. Claim(s) from every channel
2. Service request on Omne
3. Premium payment by credit card on Omne

03



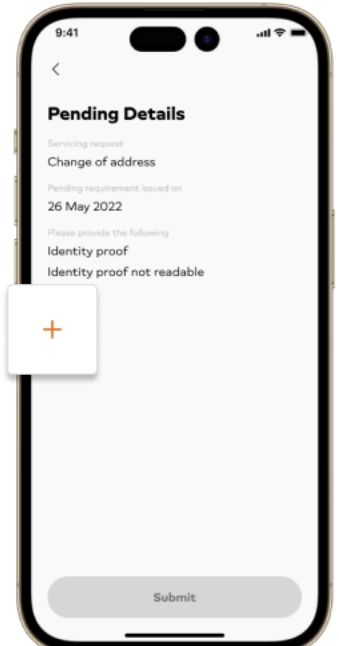
If you want to see more information, you can click on  for more details


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

G. Find FWD network medical facilities



G. Find FWD network medical facilities

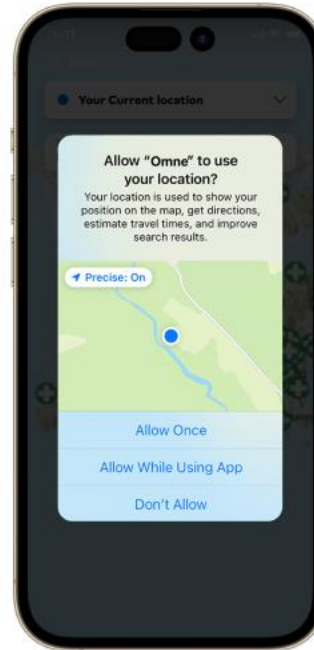
Use geolocator to help find nearby clinics or network hospitals.

01



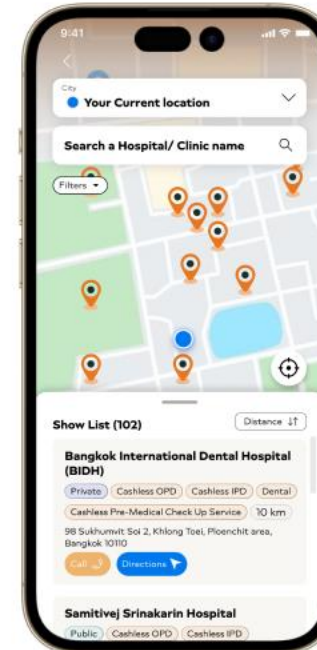
Click on the banner "Find FWD network medical facilities"

02



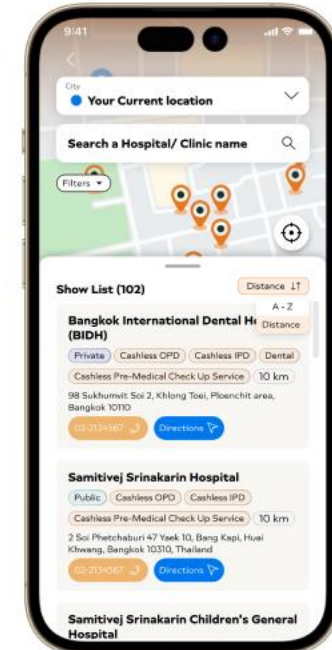
Select option "Allow Omne to use your location"

03



The system will display medical facilities within a 10-kilometer radius.

04



You can sort the list of hospitals/clinics alphabetically or by distance.

⚠ If the user does not consent to location access, they can search for hospitals by entering information in the displayed menu.