TERMS AND CONDITIONS

- Eligibility:
 - Participation in TBA Motor Takaful for NEW and RENEWING customers via Call Centre & TBM
 - \$50 Minimum Contribution
 - For any Takaful Certificate over the minimum contribution of \$50 participated via Takaful Brunei Mobile entitles customers to one draw
- Grand Lucky Draws: Toyota Cross
 - Eligible certificates between 1st January 30th June 2021 are valid for the First Grand Lucky Draw in June 2021 only
- Bi-Monthly Lucky Draws: Cash Prize

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- Promotion Period: Eligible certificates are only valid for the Lucky Draw within that particular promotion period stated below
 - 1st January 28th February 2021
 - 1st January 30th April 2021
 - 1st January 30th June 2021
- Bi-Monthly winning certificates (1st 10th prize winners) will not be eligible for other Bi-Monthly Lucky Draw promotions, BUT will still be eligible for the Grand Lucky Draw promotions
- Each product participation above the \$50 contribution entitles the customer to one draw
- Grand Lucky Draw Winners can only win the Grand Prize once
- Participation of the products via TBM and TBA Call Centre must be done within promotion period
- TBA Call Centre eligibility ONLY applies to Motor NEW & RENEWAL
- Other products are not eligible through TBA Call Centre / TBK Call Centre
- Participation through Agents are not eligible for the promotion
- Participation through TBA/TBK branches are not eligible for promotion
- Promotion is only eligible for retail products, Corporate products are not eligible
- Names extracted and drawn will only be of the certificate holder, not persons covered regardless if both are the same person
- Promotions are NOT ELIGIBLE for STBD, TBA, TBK, Contract, Intern or Attachment staff. Direct family members are eligible
- PRIZES Grand Lucky Draw Toyota Cross 1.8 (A) High Grade 5-DR SUV
 - Takaful Brunei shall determine a default vehicle colour, but Winner(s) may choose to exchange for a different colour of the same specification, subject to availability at NBT Toyota
 - Winner(s) may not exchange the vehicle for cash from Takaful Brunei, NBT (Brunei) Sdn Bhd or other relevant parties
 - Winner(s) may NOT exchange the Toyota Cross for a different specification or different vehicle model(s)
 - For vehicle ownership, Winner(s) must possess a temporary or valid driving license. If, for valid reasons, the Winner(s) do not possess a temporary or valid driving licenses, the Winner(s) must elect a person for vehicle ownership who possess a temporary or valid driving licenses the vehicle
 - The cost and arrangement of licensing, registration and insurance/Takaful of the vehicle is excluded
 - Winner(s) may sell the vehicle once they have full ownership of the vehicle
 - Winner(s) must be aged 18 or above