



TAKAFUL BRUNEI MOBILE ONE YEAR ANNIVERSARY PROMOTION 2021

TERMS AND CONDITIONS

These are the terms and conditions of the Takaful Brunei Mobile One Year Anniversary Promotion ("**Promotion**").

By participating in the Promotion, you agree to be bound by these terms and conditions.

In these terms and conditions, '**we**', '**us**', '**our**' and '**Takaful Brunei**' all mean **Syarikat Takaful Brunei Darussalam Sdn Bhd**, having an office at **Level 8, Dar Takaful IBB Utama, Jalan Pemancha, Bandar Seri Begawan BS8711, Negara Brunei Darussalam**.

1. ELIGIBILITY

- 1.1. This Promotion is open to those participating in TBA or TBK products in accordance to these terms and conditions;
- 1.2. Each Takaful Certificate holder will be entered into **one (1) lucky draw** for the Monthly Lucky Draw (for the specified month) and **one (1) lucky draw** for the Grand Lucky Draw, if your Takaful Certificate meets the following eligibility criteria:
 - 1.2.1. New or renewal participation in TBA Motor Takaful via TBA Call Centre or the Takaful Brunei Mobile application, within the Promotion Period; or
 - 1.2.2. Minimum contribution payment of **B\$50** for participation in any one TBA or TBK Takaful products via TBA or TBK Call Centre or the Takaful Brunei Mobile application, within the Promotion Period (each product participation with a minimum contribution payment of **B\$50** entitles you to one draw).
- 1.3. You will not be eligible to enter into the lucky draws if you fall under the following exceptions:
 - 1.3.1. Previously won a lucky draw in any of the Lucky Draw Sessions specified in Clause 2;
 - 1.3.2. Permanent, contract, intern or attachment staff of Takaful Brunei and its subsidiaries;
 - 1.3.3. Product participation through authorized agents;
 - 1.3.4. Product participation through TBA or TBK counters;
 - 1.3.5. Any corporate product participation; and
 - 1.3.6. Non-Motor product participation through TBA Call Centre or TBK Call Centre.

2. PROMOTION PERIOD

2.1. The promotion period for the Monthly Lucky Draws and the Grand Lucky Draw (“**Promotion Period**”) is specified below.

2.2. Monthly Lucky Draws:

2.2.1. Each eligible Takaful Certificate will be entered in the Monthly Lucky Draw, as follows:

Takaful Product Participation Date	Lucky Draw Session
1 st to 31 st July 2021	1 st Lucky Draw
1 st to 31 st August 2021	2 nd Lucky Draw
1 st to 30 th September 2021	3 rd Lucky Draw
1 st to 31 st October 2021	4 th Lucky Draw
1 st to 30 th November 2021	5 th Lucky Draw
1 st to 31 st December 2021	6 th Lucky Draw

2.3. Grand Lucky Draw:

2.3.1. Each eligible Takaful Certificate will be entered in the Grand Lucky Draw, as follows:

Product Participation Date	Lucky Draw Session
1 st July 2021 to 31 st December 2021	Grand Lucky Draw

3. MONTHLY LUCKY DRAW

3.1. For each Monthly Lucky Draw Session specified in Clause 2.2.1, a total of ten (10) Takaful Certificate numbers will be drawn for the random selection of the Monthly Lucky Draw winners.

3.2. The randomly selected Takaful Certificate numbers will provide the Takaful Certificate holders with a chance to win one (1) of the following cash prizes:

No. of Lucky Draw Winners	Cash Prize
One (1) Takaful Certificate Holder (1 st Place)	B\$5,000.00
One (1) Takaful Certificate Holder (2 nd Place)	B\$2,500.00
One (1) Takaful Certificate Holder (3 rd Place)	B\$1,000.00
Seven (7) Takaful Certificate Holders (4 th to 10 th Place)	B\$500.00

3.3. The location and time of the Monthly Lucky Draw event will be advised to the public in due course.

4. GRAND LUCKY DRAW

4.1. For the Grand Lucky Draw Session specified in Clause 2.3.1, a total of eleven (11) Takaful Certificate numbers will be drawn for the random selection for the potential winner of the Grand Prize, drawn in advance at our Head Office, Level 8, Dar Takaful IBB Utama, Jalan Pemancha, Bandar Seri Begawan BS8711, Negara Brunei Darussalam.

4.2. The randomly selected Takaful Certificate numbers will provide the Takaful Certificate holders with a chance to win one (1) of the following cash prizes each:

No. of Lucky Draw Winners	Prize
Grand Prize	Toyota Fortuner 4x2 2.4 (A) Turbo Diesel (“Grand Prize”)
1 st Place	B\$5,000.00 Cash
2 nd Place	B\$2,500.00 Cash
3 rd Place	B\$1,000 Cash
4 th Place – 10 th Place	B\$500.00 Cash

- 4.3. The location and time of the Grand Lucky Draw event will be advised to the public in due course.
- 4.4. Information on the Grand Prize:
 - 4.4.1. The default vehicle color shall be determined by us.
 - 4.4.2. The exchange of the Grand Prize for a different color of the same vehicle model and specifications will be subject to availability from NBT (Brunei) Sdn Bhd.
 - 4.4.3. The exchange of the Grand Prize for a different vehicle model and specification(s) will not be entertained.
 - 4.4.4. The exchange of the Grand Prize for cash from us or NBT (Brunei) Sdn Bhd will not be entertained.
 - 4.4.5. The cost and arrangement of vehicle license, registration and takaful / insurance coverage of the vehicle shall be the sole responsibility of the winner.

5. DRAWING MECHANISM

- 5.1. Takaful Certificates that fulfill the criteria of eligibility in accordance to Clause 1 will be entered into a computerized drawing system to randomly select winners of the lucky draws.
- 5.2. Takaful Brunei reserves the right to select/draw/reserve other winners or to replace/substitute any winner found to be ineligible or disqualified.
- 5.3. Selected winners will be contacted for confirmation of their eligibility and products via phone call or Whatsapp.
- 5.4. Selection of winners are only finalized once confirmation of their identity and products are made.
- 5.5. Any unsuccessful contact attempts due to no response or failure to reply will result in a redraw.
- 5.6. Winners contacting attempts will be made for a maximum of three (3) days during working hours between 9am – 5pm with a maximum of five (5) attempts per day.
- 5.7. Details relating to the prize presentation shall be published in the local newspapers and/or the official website of Takaful Brunei as well as any form of social media deemed feasible by Takaful Brunei.
- 5.8. Prizes are non-transferable and cannot be exchanged for any other form of prizes.
- 5.9. No person shall be entitled to any payment or compensation from Takaful Brunei.

6. GENERAL

- 6.1. Names extracted and drawn will be of the Takaful Certificate holder only. This excludes person(s) covered;
- 6.2. Takaful Brunei reserves the right to amend, add or vary these terms and conditions from time to time. Any such amendments, additions or variations shall be publicly notified via Takaful Brunei's website (<https://takafulbrunei.com.bn/>).
- 6.3. In the event of any inconsistencies between these terms and any brochures, marketing or promotional materials related to this Promotion, these terms and conditions shall prevail.
- 6.4. Takaful Brunei's decision on all matters in relation to this Promotion shall be final and conclusive.
- 6.5. The terms and conditions of this Promotion shall be governed by and construed in accordance with the Laws of Brunei Darussalam and the Courts of Brunei Darussalam shall have exclusive jurisdiction to hear any dispute or claim arising hereunder.
- 6.6. Should you have any questions or would like additional information regarding this Promotion, please do not hesitate to contact us at enquiry@takafulbrunei.com.bn.