



CREDIT CARD PROTECTION TAKAFUL & TOP-UP HOSPITALISATION CASH BENEFIT LUCKY DRAW PROMOTION 2021 TERMS AND CONDITIONS

These are the terms and conditions of the Credit Card Protection Takaful & Top-Up Hospitalisation Cash Benefit Lucky Draw Promotion 2021 ("**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 'TBK' all mean **Takaful Brunei Keluarga Sdn Bhd**, having an office at **Unit 1, Level 1, 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 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 Lucky Draw (for the specified period), if your Takaful Certificate meets the following eligibility criteria:

1.2.1. **New participation in TBK Credit Card Protection Takaful** via the Takaful Brunei Mobile application or TBK counter or TBK Call Centre, within the Promotion Period; or

1.2.2. **Top-up your Hospitalisation Cash Benefit** with our selected endowment product, within the Promotion Period.

1.3. You will not be eligible to enter into the lucky draw 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, interning or attachment staff of Takaful Brunei and its subsidiaries; and

1.3.3. Any corporate product participation.

2. PROMOTION PERIOD

2.1. The promotion period for the Lucky Draw ("**Promotion Period**") are specified below.

2.2. Lucky Draw:

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

Takaful Product Participation Date
1 st October 2021 to 15 th December 2021

2.2.2 For the Lucky Draw Session, a total of two (2) Takaful Certificate number will be drawn for the random selection of the Lucky Draw winners.

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

3. DRAWING MECHANISM

3.1 Takaful Certificates that fulfil the criteria of eligibility in accordance to Clause 1 will be entered into a computerized drawing system to randomly select winners of the lucky draw.

3.2 TBK reserves the right to select/draw/reserve other winners or to replace/substitute any winner found to be ineligible or disqualified.

- 3.3 Selected winners will be contacted for confirmation of their eligibility and products via phone call or WhatsApp.
- 3.4 Selection of winners are only finalized once confirmation of their identity and products are made.
- 3.5 Any unsuccessful contact attempts due to no response or failure to reply will result in a redraw.
- 3.6 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.
- 3.7 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.
- 3.8 Prizes are non-transferable and cannot be exchanged for any other form of prizes.
- 3.9 No person shall be entitled to any payment or compensation from TBK.

4. GENERAL

- 4.1 Names extracted and drawn will be of the Takaful Certificate holder only. This excludes person(s) covered;
- 4.2 TBK 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/>).
- 4.3 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.
- 4.4 TBK's decision on all matters in relation to this Promotion shall be final and conclusive.
- 4.5 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.
- 4.6 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.