



TAKAFUL BRUNEI MOBILE SANANG2 MANANG PROMOTION 2022

TERMS AND CONDITIONS

These are the terms and conditions of the Takaful Brunei Mobile Sanang2 Manang 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 Bi-Monthly Lucky Draw and **one (1) 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. Participation in any one TBA or TBK Takaful products via Takaful Brunei Mobile application, within the Promotion Period (each product participation 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, interning 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

2. PROMOTION PERIOD

- 2.1. The promotion period for the Bi-Monthly Lucky Draws (“**Promotion Period**”) is specified below.
- 2.2. Bi-Monthly Lucky Draw Period:

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

Takaful Product Participation Date	Lucky Draw Session
1 st January 2022 to 28 th February 2022	1 st Bi-Monthly Draw
1 st January 2022 to 30 th April 2022	2 nd Bi-Monthly Draw
1 st January 2022 to 30 st June 2022	3 rd Bi-Monthly Draw
1 st January 2022 to 31 st August 2022	4 th Bi-Monthly Draw
1 st January 2022 to 31 st October 2022	5 th Bi-Monthly Draw
1 st January 2022 to 31 st December 2022	6 th Bi-Monthly Draw

3. BI-MONTHLY LUCKY DRAW

- 3.1. For each Bi-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 Bi-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\$15,000.00
One (1) Takaful Certificate Holder (2 nd Place)	B\$6,000.00
One (1) Takaful Certificate Holder (3 rd Place)	B\$2,000.00
Seven (7) Takaful Certificate Holders (4 th to 10 th Place)	B\$1,000.00

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

4. DRAWING MECHANISM

- 4.1. Takaful Certificates that fulfill the criteria of eligibility in accordance to Clause 1 will be entered into a computerized drawing system to randomly select finalists of the lucky draws.
- 4.2. Takaful Brunei reserves the right to select/draw/reserve other finalists or to replace/substitute any winner found to be ineligible or disqualified.
- 4.3. Selected finalists will be contacted to inform that they have been selected via phone call or Whatsapp.
- 4.4. Any unsuccessful contact attempts due to no response or failure to reply will result in a redraw.
- 4.5. 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.
- 4.6. 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.
- 4.7. Prizes are non-transferable and cannot be exchanged for any other form of prizes.
- 4.8. No person shall be entitled to any payment or compensation from Takaful Brunei.

5. GENERAL

- 5.1. Names extracted and drawn will be of the Takaful Certificate holder only. This excludes person(s) covered;
- 5.2. 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/>).
- 5.3. 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.

- 5.4. Takaful Brunei's decision on all matters in relation to this Promotion shall be final and conclusive.
- 5.5. 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.
- 5.6. Should any of the finalists fail to provide their banking details three (3) months after the official prize presentation, their prize will be forfeited.
- 5.7. 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.