

TAKAFUL BRUNEI 'LAKASTAH MANANG BERSAMA!' PROMOTION 2023

TERMS AND CONDITIONS OF PROMOTION

1. INTRODUCTION

- 1.1. These are the terms and conditions of the **Takaful Brunei 'LAKASTAH MANANG BERSAMA!' 2023 Promotion ("Promotion")**.
- 1.2. This Promotion is offered to any takaful participations between **1st January 2023 to 31st December 2023 ("Promotion Period")**.
- 1.3. By participating in the Promotion, you agree to be bound by these terms and conditions.
- 1.1. 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**.

2. ELIGIBILITY

- 2.1. This Promotion is open to those participating in Takaful Brunei Am Sdn Bhd's ("**TBA**") or Takaful Brunei Keluarga Sdn Bhd's ("**TBK**") products, subject to these terms and conditions;
- 2.2. Each Takaful Certificate holder will be entered into **one (1) lucky draw** for the Bi-Monthly Lucky Draw and **one (1) lucky draw** for the Quarterly Lucky Draw if your Takaful Certificate meets the following eligibility criteria:
 - a. Valid new or renewal participations through:
 - i. **TBA and TBK counters;**
 - ii. **TBA Call Centre and TBK Call Centre;**
 - iii. **TBA Authorized Takaful Agents; and**
 - iv. **Takaful Brunei Mobile.**
 - b. Participation in the following TBA and TBK products:

	TBA Products
1.	Private Motor Takaful
2.	Comprehensive Home Package Takaful
3.	Musafir (Travel) Takaful – Naim, Firdaus, Annual, Outbound, Haj & Umrah, Family Package
4.	Personal Accident Takaful
5.	Personal Accident for Student
6.	Personal Accident for Active Life
7.	Workmen Compensation for Domestic Helper
8.	As Syifa' Takaful
9.	Student Care Takaful
10.	Golfer's Takaful
11.	All Risk for Bicycle Takaful

	TBK Products
1.	Aman Takaful
2.	Aman Plus Takaful
3.	Retirement Takaful
4.	Education Takaful
5.	Hajj/Umrah Takaful

6.	Nur Savings Takaful
7.	Dream House Takaful
8.	Mortgage & Financing Takaful
9.	Walimatul Urus (Wedding) Takaful
10.	Tarbiyah (Overseas Education) Takaful
11.	Credit Card Protection Takaful
12.	Savings Takaful
13.	Amal Jariah Takaful

- 2.3. You are **not eligible** to enter into the lucky draws if:
- You have previously won a lucky draw in any of the Lucky Draw Sessions under this Promotion;
 - You are permanent, contract, interning or attachment staff of Takaful Brunei, TBA or TBK;
 - The takaful certificate is under a corporate takaful plan; and
 - We do not have your full, valid and updated contact details.

3. PROMOTION PERIOD

- 3.1. The Promotion Periods for the Bi-Monthly Lucky Draws is specified below:

Bi-Monthly Lucky Draw Period:

- a. Bi-Monthly Lucky Draw Period:

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

Bi-Monthly Draws	
Takaful Product Participation Date	Lucky Draw Session
1 st January 2023 to 28 th February 2023	1 st Bi-Monthly Draw
1 st January 2023 to 30 th April 2023	2 nd Bi-Monthly Draw
1 st January 2023 to 30 th June 2023	3 rd Bi-Monthly Draw
1 st January 2023 to 31 st August 2023	4 th Bi-Monthly Draw
1 st January 2023 to 31 st October 2023	5 th Bi-Monthly Draw
1 st January 2023 to 31 st December 2023	6 th Bi-Monthly Draw

- b. Quarterly Lucky Draw Period:

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

Takaful Product Participation Date	Lucky Draw Session
1 st January 2023 to 31 st March 2023	1 st Quarterly Draw
1 st April 2023 to 30 th June 2023	2 nd Quarterly Draw
1 st July 2023 to 30 th September 2023	3 rd Quarterly Draw
1 st October 2023 to 31 st December 2023	4 th Quarterly Draw

4. BI-MONTHLY LUCKY DRAW

- 4.1. For each Bi-Monthly Lucky Draw Session, a total of five (5) Takaful Certificate numbers will be drawn for the random selection of the Bi-Monthly Lucky Draw finalists.
- 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:

No. of Lucky Draw Winners	Cash Prize	MyRewards Points
One (1) Takaful Certificate Holder	B\$20,000.00	250,000
No. of Consolation Prizes	Cash Prize	MyRewards Points
Two (2) Takaful Certificate Holder	B\$3,000.00	100,000
Two (2) Takaful Certificate Holder	B\$1,000.00	100,000

- 4.3. The location and time of the Bi-Monthly Lucky Draw event will be advised to the public in due course.
- 4.4. Details relating to the prize presentation event shall be published in the local newspapers and/or the official website of Takaful Brunei, as well as any form of social media.

5. QUARTERLY LUCKY DRAW

- 5.1. Quarterly Lucky Draws will be divided into two (2) categories:
- a. Cash Prizes; and
 - b. MyRewards Points.
- 5.2. The randomly selected Takaful Certificate numbers will provide the Takaful Certificate holders with a chance to win either of the following prizes:

Amount of Eligible Takaful Certificate Holders	Categories
Three Hundred (300) Takaful Certificate Holders	Cash Prize of B\$30.00
Two Hundred (200) Takaful Certificate Holders	MyRewards Points amounting to 50,000 Points

6. DRAWING MECHANISM

- 6.1. Takaful certificates that fulfill the criteria of eligibility will be entered into a computerized drawing system to randomly select finalists of the lucky draws.
- 6.2. Names drawn will be of the Takaful Certificate holder only. This excludes person(s) covered.
- 6.3. Takaful Brunei reserves the right to re-draw for other winners in the event of the following:
- a. If you do not fulfill the specified eligibility criteria;
 - b. If you fail to respond to our contact attempts within the specified time limit; or
 - c. If you fail to provide bank details required within the specified time limit.

7. NOTIFICATION TO SELECTED WINNERS

7.1. BI-MONTHLY LUCKY DRAW

Selected Bi-Monthly finalists will be contacted to inform that they have been selected via phone call or Whatsapp.

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.

7.2. QUARTERLY LUCKY DRAW

Selected Quarterly winners will be notified via SMS to inform that they have won a cash prize or 50,000 MyRewards Points.

The list of names drawn will be published on the Takaful Brunei website in order for you to authenticate your winnings.

8. REQUIREMENTS FOR CASH PRIZE WINNERS

8.1. Selected winners for cash prizes are required to provide full and valid bank details that matches the named participant of your takaful certificate to Takaful Brunei in order to receive the cash prize.

8.2. You will be notified in the event that bank details provided is found to be invalid or does not match the named participant of your takaful certificate.

8.3. In the event that you opt for the cash prize to be deposited into an alternative bank account, you are required to submit a consent letter to us in a form accepted by us to confirm your authorization.

8.4. Selected winners for cash prizes are provide required bank details within the following specified time limits:

a. BI-MONTHLY LUCKY DRAW WINNERS

You are required to provide required bank details within seven (7) days of the prize presentation. Bank details for Bi-Monthly Lucky Draw winners may be provided directly to our authorized representative based on instructions provided to you during the prize presentation.

b. QUARTERLY LUCKY DRAW WINNERS

You are required to provide required bank details within two (2) months of the date of notification.

Bank details for Quarterly Lucky Draw winners may be provided directly through the Takaful Brunei Mobile application.

9. MYREWARD POINTS

9.1. If you have won MyRewards Points under this Promotion, MyReward Points will be directly deposited into your Takaful Brunei Mobile account within seven (7) days of the notification of your winnings.

9.2. MyReward Points won cannot be exchanged with cash prized or any other form of prizes.

10. GENERAL

10.1. Prizes are non-transferable and cannot be exchanged for any other form of prizes.

10.2. Any requests for any other compensation under this Promotion shall not be entertained.

10.3. 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/>). Customers may also refer to the Takaful Brunei Mobile application for any changes to the terms and conditions.

- 10.4. 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.
- 10.5. Takaful Brunei's decision on all matters in relation to this Promotion shall be final and conclusive.
- 10.6. 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. However, prior to commencing of any legal action or proceedings before the Courts, Parties shall have first made every effort to resolve such dispute amicable through direct informal negotiation within thirty (30) business days from the date when such dispute arose.

11. ENQUIRIES

- 11.1. 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.