

TAKAFUL BRUNEI MOBILE – LEVEL UP! SUPER MONTHLY REWARDS CAMPAIGN 2024

TERMS AND CONDITIONS

1. INCORPORATION BY REFERENCE

- 1.1. Incorporation by reference in addition to:
 - 1.1.1. The General Takaful Brunei Mobile Application (“TBM App”) Terms and Conditions.
 - 1.1.2. The General Bersama Takaful Rewards Program Terms and Conditions

2. TERM

- 2.1. These are the terms and conditions of the Takaful Brunei Mobile – Level Up! Campaign (“**Promotion**”).
- 2.2. In addition to the present specific Terms and Conditions, the customers shall be deemed bound by any terms incorporated by reference upon their participation in the “Takaful Brunei Mobile – Level Up! Campaign”.
- 2.3. 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**.
- 2.4. This campaign period starts on 1st August 2024 and will run until 31st December 2024.

3. ELIGIBILITY

- 3.1. The Takaful Brunei Mobile – Level Up! Campaign aims to encourage Takaful Brunei’s new and existing users to participate in activities where they can get the chance to win monthly rewards (the “Lucky Draw”).
- 3.2. This draw is applicable for users participating in Takaful Brunei Am Sdn Bhd (TBA) and/or Takaful Brunei Keluarga Sdn Bhd (TBK) products through Takaful Brunei Mobile App only.
- 3.3. Eligible participants will earn ‘entries’ engaging in any of the following activities shown below through the Takaful Brunei Mobile App (“TBM”) within the promotion period:

Criteria/Activity	Number of Draw Entries
Switch (Motor) New customers taking Motor Takaful	10 entries
Product Participation Applicable to new or renewal participating in TBA or TBK individual products as listed in 3.3.1	8 entries
Product upgrade Refers to when the customer upgrades from their current plan to a higher tier product plan	6 entries
Registration New registered users on Takaful Brunei Mobile	4 entries
Merchant redemption TBM users redeem items through authorized merchants by using their Takaful Points	2 entries
Donation TBM users making donations to the charity organizations listed on the TBM by using their Takaful Points.	

3.3.1 New or renewal TBA and TBK individual products eligible:

TBA Eligible Products	
1.	Private Motor Takaful <ul style="list-style-type: none"> • Comprehensive Classic • Comprehensive Executive • Comprehensive Prestige • Third-Party
2.	Private Motorcycle Takaful <ul style="list-style-type: none"> • Comprehensive Classic • Comprehensive Executive • Comprehensive Prestige • Third-Party
3.	Musafir (Travel) Takaful <ul style="list-style-type: none"> • Naim • Firdaus • Annual • With Haj & Umrah extension
4.	Comprehensive Home Package Takaful
5.	Personal Accident for Student
6.	Personal Accident for Active Life <ul style="list-style-type: none"> • Gold • Silver • Bronze
7.	Workmen Compensation for Domestic Helper
8.	As Syifa' Takaful <ul style="list-style-type: none"> • Gold • Silver • Bronze • Microbronze
9.	Student Care Takaful
10.	Golfer's Takaful <ul style="list-style-type: none"> • Birdie Plan • Eagle Plan
11.	All Risk for Bicycle Takaful

TBK Eligible Products	
1.	Aman Takaful
2.	Aman Plus Takaful
3.	Nur Savings Takaful
4.	Credit Card Protection Takaful
5.	Critical Illness

3.3.2 Product upgrade

Product upgrades refer to (according from highest tier to lowest tier):

Product Upgrade	
1.	As-Syifa: <ul style="list-style-type: none"> • Gold • Silver • Bronze • Micro-bronze
2.	Private Motor / Motorcycle <ul style="list-style-type: none"> • Comprehensive Prestige • Comprehensive Executive • Comprehensive Classic

	<ul style="list-style-type: none"> • Third Party
3.	Golfer's Takaful <ul style="list-style-type: none"> • Eagle Plan • Birdie Plan
4.	Active Life <ul style="list-style-type: none"> • Gold • Silver • Bronze

- 3.4. You will not be eligible to enter the lucky draws if you fall under the following exceptions:
- 3.4.1. Permanent, contract, intern or attachment staff of Takaful Brunei and its subsidiaries.
- 3.4.2. Any corporate product participation.
- 3.4.3. Full contact details of the customer are not submitted.

4. PROMOTION PERIOD

- 4.1. The promotion period for the Monthly Lucky Draws ("**Promotion Period**") is specified below. Each eligible activity stated above will be entered in the Lucky Draw, as follows:

Activity Date	Lucky Draw Session
Entries accumulated from 1 st August 2024 to 31 st August 2024	1 st Monthly Draw
Entries accumulated from 1 st September 2024 to 30 th September 2024	2 nd Monthly Draw
Entries accumulated from 1 st October 2024 to 31 st October 2024	3 rd Monthly Draw
Entries accumulated from 1 st November 2024 to 30 th November 2024	4 th Monthly Draw
Entries accumulated from 1 st December 2024 to 31 st December 2024	5 th Monthly Draw

4.2 Monthly Feature:

4.2.1 Each month, a specific product(s) will be featured that offers participants additional entries to win in the Monthly Lucky Draw.

4.2.2 The product featured for the Extra Entries Promotion will be announced at the beginning of each month.

4.2.3 Notifications about the featured product will be communicated through our website and social media channels.

4.2.4 In addition to our ongoing "Level Up" campaign, Takaful Brunei will introduce and announce surprise offers that will occur at Takaful Brunei's discretion. Takaful Brunei will notify via website and social media channels.

5. LUCKY DRAW WINNERS AND PRIZES

- 5.1. There will be five (5) lucky draw events that will be conducted during the Promotion Period

Activity Date	Winners
1 st Monthly Draw - August	Twenty-four (24) winners
2 nd Monthly Draw - September	Twenty-seven (27) winners
3 rd Monthly Draw - October	Thirty (30) winners
4 th Monthly Draw - November	Thirty-three (33) winners
5 th Monthly Draw - December	Thirty-six (36) winners

- 5.2. The shortlisting of potential winners that fulfills the criteria of eligibility in accordance with Clause 3 will be entered into a computerized randomizer at the Takaful Brunei's headquarters at Dar Takaful IBB Utama, Jalan Pemancha, Bandar Seri Begawan BS8711, Negara Brunei Darussalam.
- 5.3. Names extracted and drawn will be of the main Takaful Brunei Mobile user of the Takaful Certificate holder only. This excludes person(s) covered.
- 5.4. The location and time of the Monthly Lucky Draw event will be advised to the public in due course.
- 5.5. The prizes awarded for the Monthly Lucky Draw will vary each month and will be announced at the conclusion of each respective month.
- 5.6. Prizes awarded under the "Level Up" campaign shall consist of electronics, gadgets, vouchers, Takaful Points and discount tokens redeemable through the TBM App. The specific prizes and their value shall be determined solely by Takaful Brunei at its discretion.
- 5.7. Previous winners can participate in subsequent Lucky Draw Sessions specified in Clause 4, provided their entry involves a new activity from their previous winning entry.
- 5.8. Takaful Brunei is not liable for any loss, damage or negligence of all prizes under this Campaign.
- 5.9. Takaful Brunei reserves the right to select/draw/reserve other finalists or to replace/substitute any winner found to be ineligible or disqualified.
- 5.10. Selected Monthly winners will be contacted at the mobile phone numbers registered with Takaful to inform them that they have been selected via Phone Call or WhatsApp. Therefore, participants are required to ensure that their mobile phone numbers are up to date.
- 5.11. Any unsuccessful contact attempts due to no response or failure to reply will result in a redraw.
- 5.12. Potential winners contacting attempts will be made for a maximum of three (3) days during Takaful Brunei's business hours between 9am – 5pm with a maximum of three (3) attempts per day.
- 5.13. 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.
- 5.14. Winners or their authorized representatives must be physically present at the prize presentation event to claim any prizes. Representatives must provide a valid, signed identification document to claim their prizes. Attempting to claim prizes without the signed original identification document is strictly non-negotiable.
- 5.15. In the event the winners or their authorized representatives are not present at the prize presentation event to receive any prizes they may win, the winner will receive the lowest-valued prize at a later date.
- 5.16. Prizes are non-transferable and cannot be exchanged for any other form of prizes; except
 - 5.16.1. In the event that the winner passes away before claiming the prize, the prize may be transferred to the winner's next of kin as indicated on their death certificate.
 - 5.16.2. The next of kin must provide a valid death certificate and any other required documentation to claim the prize on behalf of the deceased winner.
- 5.17. No person shall be entitled to any payment or compensation from Takaful Brunei.
- 5.18. If the participants have won Takaful Points under this campaign, the Takaful Points will be directly deposited into their TBM account within seven (7) days of the notification of their winnings.
- 5.19. Takaful Points rewarded cannot be exchanged with cash prize or any other form of prizes.

6. GENERAL

6.1 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/>).

6.2 Takaful Brunei reserves the right to void the offer if a participant fails to comply with the Terms and Conditions of this Campaign, including the General Takaful Brunei Mobile Bersama Takaful Rewards Program.

6.3 All participants' information must be true, accurate and complete.

6.4 Takaful Brunei shall not be liable for any losses and damages sustained by the customer.

6.5 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.

6.6 Takaful Brunei reserves the right to revise these Terms and Conditions at any time.

6.7 Takaful Brunei's decision on all matters in relation to this Promotion shall be final and conclusive.

6.8 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.

6.9 Lucky draw winners will have three (3) months from their notification date to claim their prize. Failure to do so will result in a forfeit of their prize.

6.10 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.