

**TAKAFUL BRUNEI
TAKAFUL QUEST' CAMPAIGN 2025**

TERMS AND CONDITIONS OF CAMPAIGN

1. TERMS

- 1.1. These are the terms and conditions of the Takaful Brunei – Takaful Quest Campaign 2025 ("Campaign").
- 1.2. 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 – Takaful Quest Campaign 2025".
- 1.3. In these terms and conditions, all references to 'we', 'us', 'our' and 'Takaful Brunei' shall mean Syarikat Takaful Brunei Darussalam Sdn Bhd and its subsidiaries, Takaful Brunei Am Sdn Bhd ("TBA") and Takaful Keluarga Sdn Bhd ("TBK").
- 1.4. By participating in the Campaign, you agree to be bound by these terms and conditions.

2. CAMPAIGN PERIOD

- 2.1. This campaign period starts on 25th June 2025 and will run until 31st December 2025.

3. ELIGIBILITY

- 3.1. This promotion is open to those participating in TBA or TBK products, subject to these terms and conditions.
- 3.2. For every Takaful participation, the Takaful Certificate holder will be eligible to participate in the campaign.
- 3.3. Customers must be 18 years old and above to be eligible to participate in the campaign.
- 3.4. This draw is applicable for customers with new or renewal participation through:
 - i. TBA and TBK Counters;
 - ii. TBA Call Centre and TBK Call Centre;
 - iii. TBA and TBK WhatsApp
 - iv. TBA and TBK Authorised Takaful Agents; and
 - v. Takaful Brunei Mobile app.
 - vi. Takaful Brunei Digital Website at <https://takafulbruneidigital.com.bn>

3.5. Eligible participants will earn entries by engaging in any of the following activities shown below through the channels listed under **Clause 3.4** within the promotion period:

Criteria/Activity	Number of Entries
Registration New registered users on the Takaful Brunei Mobile app only.	2
Product Participation For product contributions up to B\$50 through any channels listed above. Applicable for new/renewal TBA and TBK products.	3
Bi-Monthly Product Highlight Participation in the Product Highlight every bi-monthly.	X3 Multiplier
Participation in TBA Motor and TBK Al-Ikhtiyar products	X5 Multiplier
Bonus Challenges Participate in any products related quizzes/activities	1

3.5.1. New or renewal TBA and TBK individual retail 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 Takaful for Students
6.	Personal Accident Takaful for Active Life <ul style="list-style-type: none"> • Gold • Silver • Bronze
7.	Personal Accident Takaful
8.	Workmen's Compensation Package Takaful for Domestic Helper
9.	As Syifa' Takaful <ul style="list-style-type: none"> • Gold • Silver • Bronze • Microbronze • Government Hospital Plan (GHP)

	<ul style="list-style-type: none"> • Medical for Foreign Workers
10.	Student Care Takaful
11.	Golfer Takaful
12.	All Risk for Bicycle Takaful

TBK Eligible Products	
1.	Al-Ikhtiyar <ul style="list-style-type: none"> • 1. TBK Al-Ikhtiyar Savings • 2. TBK Al-Ikhtiyar Retirement Income • 3. TBK Al-Ikhtiyar Reward
2.	Aman Takaful
3.	Aman Plus Takaful
4.	Nur Savings Takaful
5.	Credit Card Protection Takaful
6.	Critical Illness Takaful

3.6. You will not be eligible to enter the lucky draws if you fall under the following exceptions:

- 3.6.1. Permanent, contract, interning or attachment staff of Takaful Brunei.
- 3.6.2. Any corporate product participation.
- 3.6.3. Full contact details of the customer are not submitted.
- 3.6.4. Instalment payments are not considered as new entries.
- 3.6.5. Customers who have previously won a lucky draw within the Bi-Monthly Lucky Draw Sessions under this Campaign.

3.7. Customers who have previously won a lucky draw within the Bi-Monthly Lucky Draw are eligible to win in the Grand Draw.

3.8. Customers whose Takaful Certificates have been surrendered or cancelled for whatever reason during the Campaign Period shall automatically be disqualified from the Campaign.

4. PROMOTION PERIOD

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

A) Bi-Monthly Lucky Draw Period:

Activity Date	Lucky Draw Session
Entries accumulated from 25 th June 2025 to 31 st August 2025	1 st Bi-Monthly Draw
Entries accumulated from 1 st September 2025 to 31 st October 2025	2 nd Bi-Monthly Draw
Entries accumulated from 1 st November 2025 to 31 st December 2025	3 rd Bi-Monthly Draw

B) Grand Prize Lucky Draw

Activity Date	Lucky Draw Session
Entries accumulated from 25 th June 2025 to 31 st December 2025	Grand Prize Draw

4.2. Bi-Monthly Product Highlight

- 4.2.1. Each bi-monthly period, specific product(s) will be featured that will offer participants additional entries to win in the Bi-monthly draws.
- 4.2.2. The product featured will be announced at the beginning of every two months.
- 4.2.3. Notifications about the featured product(s) will be communicated through our website and social media channels.

4.3. Bonus Challenges

- 4.3.1. To be eligible for an entry into the Bonus Challenge, customers must first participate in any TBA or TBK products listed in Clause 3.5.1.
- 4.3.2. Takaful Brunei will introduce and announce Bonus Challenges that will occur at Takaful Brunei's discretion. Takaful Brunei will notify the challenges via the website and social media channels.
- 4.3.3. Bonus Challenges may be conducted on any of our platforms, including but not limited to our official website, social media channels, newsletters, and others. Participants are responsible for monitoring these platforms for updates and instructions relating to Bonus Challenges.

4.4. Customer Entries

- 4.4.1. Entries accumulated by customers during each Bi-Monthly Draw Period will be reset to zero (0) at the start of the next bi-monthly period.
- 4.4.2. Entries will not be carried forward to the next Bi-Monthly Draw but will be accumulated for the Grand Prize Draw.

5. LUCKY DRAW WINNERS AND PRIZES

5.1. Under this Campaign, the draw qualifying period and prizes will be as follows:

Draw Event	Qualifying Period	Prizes
1 st Bi-Monthly Draw	25 th June 2025 to 31 st August 2025	10 winners <ul style="list-style-type: none"> • B\$1,000 Cash Prize x2 • Package trip to Kuching x2 • Samsung Bundle of Galaxy Tab and Watch x2 • Apple Bundle of iPad Mini and Watch x2 • TBA Motor Cash Voucher B\$500 x2
2 nd Bi-Monthly Draw	1 st September 2025 to 31 st October 2025	10 winners <ul style="list-style-type: none"> • B\$2,000 Cash Prize x2

		<ul style="list-style-type: none"> • Package trip to KL for 4 x2 • Samsung TV x2 • Dyson Vacuum x1 • Dyson Air Purifier x1 • TBA Motor Cash Voucher B\$500 x2
3rd Bi-Monthly Draw	1 st November 2025 to 31 st December 2025	10 winners <ul style="list-style-type: none"> • B\$2,500 Cash Prize x2 • Package trip to Jakarta for 4 x2 • Zero HealthCare Massage Chair x2 • ROG Phone 9 x2 • TBA Motor Cash Voucher B\$500 x2
Grand Draw	25 th June 2025 to 31 st December 2025	14 winners <p>Grand Prize</p> <ul style="list-style-type: none"> • B\$10,000 Cash Prize and 100,000 Takaful Points x2 <p>Grand Consolation Prizes:</p> <ul style="list-style-type: none"> • Travel package to Turkiye and 30,000 Takaful Points x1 • Travel package to Australia and 30,000 Takaful Points x1 <p>Consolation Prizes:</p> <ul style="list-style-type: none"> • Supasave vouchers worth B\$1,000 and 10,000 Takaful Points x5 • Digital World vouchers worth B\$1,000 and 10,000 Takaful Points x5

5.2. Takaful Brunei reserves the right to change the prizes from time to time.

5.3. Takaful Brunei shall not be liable for any loss or damage of all prizes under this Campaign.

6. DRAWING MECHANISM

- 6.1. Takaful certificates that fulfil the criteria of eligibility will be entered into a computerised drawing system at the Takaful Brunei's headquarters at Dar Takaful IBB Utama, Jalan Pemancha, Bandar Seri Begawan BS8711, Negara Brunei Darussalam.
- 6.2. Names extracted and drawn will be of the Takaful Certificate holder only. This excludes the person(s) covered.
- 6.3. The location and time of the Bi-Monthly Lucky Draw event will be advised by the public in due course.
- 6.4. Takaful Brunei reserves the right to select/draw/reserve other finalists or to replace/substitute any winner found to be ineligible or disqualified.

7. NOTIFICATION TO SELECTED WINNERS

- 7.1. Selected Bi-Monthly winners will be contacted at the mobile phone numbers registered with Takaful Brunei to inform them that they have been selected via telephone or WhatsApp. Therefore, participants are required to ensure that their mobile phone numbers are up to date.
- 7.2. Any unsuccessful contact attempts due to no response or failure to reply will result in a redraw.
- 7.3. Potential winners contacting attempts will be made for a maximum of three (3) days during Takaful Brunei's business hours between 8 am – 5 pm, with a maximum of three (3) attempts per day.
- 7.4. 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.
- 7.5. Winners or their authorised 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.
- 7.6. In the event the winners or their authorised 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.
- 7.7. Prizes are non-transferable and cannot be exchanged for any other form of prize, except:
 - 7.7.1. In the event that the winner passes away before claiming the prize, the prize may be transferred to the winner's next of kin/ administrator as indicated on the letter of administration.
 - 7.7.2. The next of kin/administrator must provide a valid death certificate and any other required documentation to claim the prize on behalf of the deceased winner.

7.8. No person shall be entitled to any payment or compensation from Takaful Brunei.

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 their takaful certificate to Takaful Brunei in order to receive the cash prize.
- 8.2. You will be notified in the event that the bank details provided if 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 authorisation.
- 8.4. Selected winners for cash prizes are required to provide their bank details within seven calendar (7) days after the prize presentation event. Bank details for cash prize winners may be provided directly to our authorised representative based on instructions provided to you during the prize presentation.

9. TAKAFUL POINTS

- 9.1. Customers who have won Takaful Points under this Campaign will have their points deposited to their Takaful Brunei Mobile account within seven working (7) days of the notification of their winnings.
- 9.2. Takaful Points won cannot be exchanged with cash prizes or any other form of prizes.

10. GENERAL

- 10.1. 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/>).
- 10.2. 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.
- 10.3. All participants' information must be true, accurate and complete.
- 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.
- 10.7. 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.
- 10.8. 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