



TAKAFUL BRUNEI MOBILE 'TAKAFUL PRODUCT OF THE MONTH' PROMOTION 2022

TERMS AND CONDITIONS

These are the terms and conditions of the Takaful Brunei Mobile 'Takaful Product of The Month' 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 the selected TBA & 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 'Takaful Product of The Month' Lucky Draw and **one (1) lucky draw** if your Takaful Certificate meets the following eligibility criteria:
 - 1.2.1. Participation of the takaful product must be made through Takaful Brunei Mobile
 - 1.2.2. Participation of the product specified to the 'Takaful Product to the month'
- 1.3. You will not be eligible to enter into the 'Takaful Product of The Month' Lucky Draws if you fall under the following exceptions:
 - 1.3.1. Permanent, contract, interning or attachment staff of Takaful Brunei and its subsidiaries;
 - 1.3.2. Product participation through authorized agents;
 - 1.3.3. Product participation through TBA or TBK counters;
 - 1.3.4. Any corporate product participation; and
 - 1.3.5. Participation of the products not within it's specified 'Takaful Product of The Month'.

2. PROMOTION PERIOD

2.1. The promotion period for the 'Takaful Product of The Month' Lucky Draws ("**Promotion Period**") is specified below.

2.2. 'Takaful Product of The Month' Lucky Draw Period:

2.2.1. Each eligible Takaful Certificate will be entered in the 'Takaful Product of The Month' Lucky Draw, as follows:

Takaful Product Participation Date	Products
1 st February 2022 to 28 th February 2022	Comprehensive Home Package Takaful
1 st March 2022 to 31 st March 2022	Aman Takaful
1 st April 2022 to 30 th April 2022	As Syifa' (Medical) Takaful
1 st May 2022 to 31 st May 2022	Nur Savings Takaful
1 st June 2022 to 30 th June 2022	Personal Accident Takaful for Active Life
1 st July 2022 to 31 st July 2022	Personal Accident for Students Takaful
1 st August 2022 to 31 st August 2022	StudentCare Takaful
1 st September 2022 to 30 th September 2022	Credit Card Protection Takaful
1 st October 2022 to 31 st October 2022	Workmen Compensation for Domestic Helper
1 st November 2022 to 30 th November 2022	Comprehensive Home Package Takaful
1 st December 2022 to 31 st December 2022	Private Motor Takaful

3. 'TAKAFUL PRODUCT OF THE MONTH' LUCKY DRAW

3.1. For each 'Takaful Product of The Month' Lucky Draw Session specified in Clause 2.2.1, a total of five (5) Takaful Certificates will be drawn for the random selection of the 'Takaful Product of The Month' Lucky Draw winners. Each winner will receive B\$500.

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 5 winners per month.
- 4.2. Takaful Brunei reserves the right to replace/substitute any winner found to be ineligible or disqualified.
- 4.3. Selected winners will be contacted 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.

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 winner 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.