



Gintell Sportrek Treadmill

Special Edition
Touch 'N Go
NFC Card
x50 winners

Joola Scorpeus
Pickleball Paddle

Google Fitbit Air
x5 winners

Xiaomi
Robot Vacuum S40

LINDUNG & MENANG

IKHLAS Basic Term Takaful

Tempoh kempen:

1 Okt 2026 - 28 Feb 2027

Langgan

IKHLAS Basic Term Takaful,

berpeluang menangi pelbagai hadiah menarik!

*Tertakluk kepada terma dan syarat.

Dapatkan perlindungan untuk keluarga anda dengan
sumbangan serendah RM13 sebulan, sambil
berpeluang memenangi pelbagai hadiah menarik.

Kami Melindungi Anda

Terma dan syarat. Takaful IKHLAS adalah ahli PIDM.
Manfaat-manfaat yang dibayar di bawah Sijil Takaful yang layak adalah dilindungi oleh PIDM sehingga had perlindungan.
Sila rujuk Brosur TIPS PIDM atau hubungi Takaful IKHLAS atau lawati PIDM di www.pidm.gov.my.



Takaful4All

Lindung & Menang Campaign Terms & Condition

1. CAMPAIGN ORGANISER

1.1 The Lindung & Menang Lucky Draw Campaign (the 'Campaign') is organised by Takaful Ikhlas Family Berhad, through its Direct Channel Department (the 'Organiser').

1.2 By participating in the Campaign, participants are deemed to have read, understood and agreed to be bound by these Terms & Conditions ("T&Cs").

2. CAMPAIGN PERIOD

2.1 The Campaign commences on 1st October 2026 and ends on 28th February 2027.

2.2 Only eligible for any plan taken on IKHLAS Basic Term Takaful or Direct Hospital Income Benefit certificates successfully subscribed during the Campaign Period will qualify for the lucky draw.

3. ELIGIBILITY

3.1 The Campaign is open to individuals who meet all the following criteria:

- a. are Malaysian citizens;
- b. are 18 years old or above at the time of participation;
- c. successfully subscribe to any plan in IKHLAS Basic Term or Direct Hospital Income Benefit with a minimum monthly contribution of RM30 during the Campaign Period;
- d. have an active and valid IKHLAS Basic Term or Direct Hospital Income Benefit certificate throughout the entire Campaign Period;
- e. have provided complete and accurate personal and contact information to the Organiser; and
- f. comply with all other requirements stated in these T&Cs.

3.2 Each eligible IKHLAS Basic Term or Direct Hospital Income Benefit certificate is entitled to ONE (1) entry into the lucky draw, regardless of the monthly contribution amount.

3.3 Participants may have more than one entry only if they hold more than one separate eligible certificate, with ONE (1) entry allocated to each eligible certificate.

3.4 The following persons are not eligible to participate:

- a. employees, directors, officers and representatives of the MNRB Group Employees and its related companies;
- b. immediate family members of the persons listed above.

3.5 Takaful Ikhlas Family Berhad reserves the right to verify the eligibility of any participant and request supporting documentation where reasonably required.

4. HOW TO PARTICIPATE

4.1 To participate in the Campaign, an eligible participant must:

- a. subscribes to IKHLAS Basic Term or Direct Hospital Income Benefit during the Campaign Period;
- b. makes the minimum monthly contribution of RM30 or such other amount applicable to the selected mentioned products (IKHLAS Basic Term or Direct Hospital Income Benefit) plan;
- c. successfully completes the subscription process and provides all required information; and
- d. maintains an active and valid IKHLAS Basic Term or Direct Hospital Income Benefit certificate throughout the entire Campaign Period.

4.2 ONE (1) entry will be allocated for each eligible certificate.

4.3 The number or amount of monthly contributions under a certificate does not increase the number of lucky draw entries.

4.4 A participant holding two (2) eligible IKHLAS Basic Term or Direct Hospital Income Benefit certificates will receive two (2) entries, subject to all eligibility requirements being fulfilled for each certificate.

4.5 TIFB's reserves the right to reject incomplete, inaccurate, duplicate, fraudulent or otherwise invalid entries.

5. MAINTENANCE OF ACTIVE CERTIFICATE

5.1 To remain eligible for the Campaign, the participant's certificate must remain active throughout the entire Campaign Period.

5.2 A participant whose certificate is cancelled, terminated, surrendered, lapsed or otherwise becomes inactive before the end of the Campaign Period will no longer be eligible for the lucky draw.

5.3 TIFB's will determine eligibility based on the status of the relevant certificate as recorded in its system.

5.4 Participants are responsible for ensuring that their certificate remains active throughout the Campaign Period.

6. LUCKY DRAW

6.1 There will be ONE (1) lucky draw conducted after the Campaign Period for EACH prize.

6.2 The winner will be selected through a random draw using a method determined by the Takaful Ikhlas Family Berhad.

6.3 The winners will be announced after the campaign period ends.

6.4 Takaful Ikhlas Family Berhad may appoint an independent party or witness to oversee or verify the lucky draw process.

6.5 Takaful Ikhlas Family Berhad's decision regarding the selection of the winner, subject to applicable requirements, shall be final.

7. PRIZE

7.1 The winners will receive:

GINTELL Sportrek Treadmill - 1x

Xiaomi Robot Vacuum S40 - 1x

Joola Scorpeus Double Vision Pickleball Paddle - 1x

Google Fitbit Air - 5x

Prize Eligibility

Reward tier	Requirement	Eligible Prize
Winner	Annual subscription above RM500	GINTELL SPORTREK TREADMILL
1 st Runner Up	Annual subscription above RM300	Xiaomi Robot Vacuum S40
2 nd Runner Up	Monthly subscription above RM30	Joola Scorpeus Double Vision Pickleball Paddle
3 rd Runner Up	Monthly subscription above RM30	Google Fitbit Air

7.2 The prize is non-transferable, non-refundable and cannot be exchanged for cash or any other product.

7.3 The prize is subject to the manufacturer's applicable warranty and terms.

7.4 Takaful Ikhlas Family Berhad reserves the right to substitute the prize with another prize of equivalent value if the advertised prize becomes unavailable due to circumstances beyond the TIFB's reasonable control.

8. PRIZE COLLECTION / DELIVERY

8.1 The prize collection or delivery arrangement will be determined based on the winner's registered residential address.

8.2 For winners residing within Kuala Lumpur or Selangor, the winner will be required to collect the prize from a location designated by Takaful Ikhlas Family Berhad.

8.3 For winners residing outside Kuala Lumpur and Selangor, the prize will be delivered to the winner's registered residential address, subject to the delivery of coverage and arrangements determined by Takaful Ikhlas Family Berhad.

8.4 Takaful Ikhlas Family Berhad will contact the winner to arrange the collection or delivery of the prize.

8.5 The winner must provide accurate delivery or collection of information and any documents reasonably required by the Organiser.

8.6 The Organiser will not be responsible for delays or failed deliveries resulting from incorrect, incomplete or outdated information provided by the winner.

8.7 Any delivery, installation or related arrangements for the prize shall be subject to the Organiser's arrangements with the prize supplier.

9. WINNER NOTIFICATION

9.1 The winner will be contacted using the telephone number, email address or other contact information registered with the Organiser.

9.2 The winner must respond within [seven (7) calendar days] from the date of notification.

9.3 The winner may be required to provide proof of identity and other information reasonably required by the Organiser for verification.

9.4 The winner must remain eligible for the Campaign at the time of winner verification.

9.5 If the winner:

- a. cannot be contacted;
- b. fails to respond within the specified period;
- c. fails to satisfy the eligibility requirements;
- d. provides inaccurate or incomplete information; or
- e. is subsequently found to be ineligible, the Organiser reserves the right to select a replacement winner through another random draw.

10. WINNER'S CERTIFICATE STATUS

10.1 The winning participant must not cancel, terminate or surrender the winning certificate before the winner announcement and prize fulfilment process.

10.2 Once the winner has been officially announced and the prize has been successfully awarded or collected/delivered, the winner may cancel their certificate in accordance with the applicable product terms and conditions.

10.3 Cancellation of the winning certificate after the winner has been officially announced will not affect the winner's entitlement to the prize, provided that the winner complied with all Campaign T&Cs at the time of selection and verification.

10.4 The winner remains subject to the applicable terms and conditions of the involved products certificate.

11. DISQUALIFICATION

11.1 The Organiser reserves the right to disqualify any participant where the Organiser reasonably believes that the participant:

- a. does not meet the eligibility requirements;
- b. has breached these T&Cs;
- c. has provided false, inaccurate or misleading information;
- d. has submitted fraudulent or manipulated information;
- e. has attempted to manipulate or interfere with the Campaign or lucky draw;
- f. has used multiple identities or accounts contrary to the Campaign mechanics; or
- g. has otherwise acted in a manner that may compromise the integrity or fairness of the Campaign.

11.2 Any disqualified entry will be deemed invalid and will not be considered for the lucky draw.

12. ANNOUNCEMENT OF WINNER

12.1 The winner may be announced through Takaful Ikhlas Ikhlas Family Berhad's official website and social media platforms.

12.2 Subject to applicable requirements and the winner's consent where required; the Organiser may publish the winner's name, photograph and/or other limited information for the purpose of announcing the Campaign winner.

12.3 The winner agrees to reasonably cooperate with the Organiser in connection with the prize presentation and publicity relating to the Campaign, subject to applicable law and consent requirements.

13. PERSONAL DATA

13.1 By participating in the Campaign, participants acknowledge that their personal data may be collected, used, processed and/or disclosed by the Organiser for purposes relating to:

- a. administering the Campaign;
- b. verifying eligibility;
- c. conducting and managing the lucky draw;

- d. contacting participants and the winner;
- e. fulfilling and delivering the prize;
- f. complying with applicable legal and regulatory requirements; and
- g. other purposes stated in the Organiser's applicable Personal Data Protection Notice.

13.2 Participants should refer to the Organiser's Personal Data Protection Notice for information on how their personal data is collected, used, disclosed, retained and protected.

14. CAMPAIGN CHANGES, SUSPENSION OR TERMINATION

14.1 Takaful Ikhlas Family Berhad reserves the right, where necessary and subject to applicable requirements, to amend, vary, suspend or terminate the Campaign or these T&Cs.

14.2 Any material changes to the Campaign will be communicated through Takaful Ikhlas Family Berhad's official website and social media platform.

14.3 The Organiser will not be liable for any failure or delay in performing its obligations where such failure or delay results from circumstances beyond its reasonable control.

14.4 Takaful Ikhlas Family Berhad reserves the right to extend, shorten, or modify the campaign period at its discretion accordingly.

15. GENERAL

15.1 Participation in the Campaign does not affect the terms, benefits, exclusions, limitations or conditions of the participant's certificate.

15.2 The benefit remains subject to the applicable certificate of terms, conditions, exclusions, waiting periods, benefit limits and eligibility requirements.

15.3 These Campaign T&Cs should be read together with the applicable IKHLAS Basic Term or Direct Hospital Income Benefit product terms and conditions and product disclosure sheet.

15.4 In the event of any inconsistency between these Campaign T&Cs and the terms governing the certificate, the terms governing the IKHLAS Basic Term or Direct Hospital Income Benefit certificate shall apply in relation to the takaful benefits.

15.5 These T&Cs are governed by the laws of Malaysia.

15.6 Participants are responsible for ensuring that the information provided to the Organiser is complete and accurate.

16. **CONTACT**

For enquiries regarding the Campaign, please contact:

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Amirah Rais

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