

<b>PRODUCT DISCLOSURE SHEET</b> Please read this Product Disclosure Sheet before applying for BIBD Debit/ Virtual Prepaid Card and allow us to explain if you require any clarification. Please also read Consent and Declaration and BIBD Debit/Prepaid Card Terms and Conditions.		<b>BANK ISLAM BRUNEI DARUSSALAM</b> <b>DEBIT CARD/ VIRTUAL PREPAID CARD</b>
<b>1. What is this product about?</b>		
<p><b>BIBD Debit Card</b> is an innovative product which allows you to pay, access and enjoy the convenience of an ATM combined with the acceptability of Mastercard internationally. “Smarter than Cash”, BIBD Debit Card allows you to make payments directly from your BIBD Savings or Current Account. It can also be used to withdraw cash at over 2.3 million ATMs worldwide which display the Mastercard and Cirrus logos. Depending on your eligibility, BIBD has different types of debit card to offer:</p> <ol style="list-style-type: none"> <li><i>BIBD Debit Mastercard</i></li> <li><i>BIBD World Debit Mastercard</i></li> </ol> <p><b>BIBD Virtual Prepaid Card</b> is an added payment instrument offered by BIBD which is available virtually inside the <i>BIBD NEXGEN Wallet</i>. It carries the convenience of Mastercard acceptability and allows you to make payments up to the preloaded amount hence managing the fund exposure. It can be used for cash withdrawal at 60 BIBD ATMs nationwide. Currently, BIBD has one (1) Prepaid Card available and which is <i>BIBD Virtual Prepaid Mastercard (vCard)</i>.</p>		
<b>2. What is the Shariah concept for this product?</b>		
<p>This product is using the concept of Al-Wakalah bil Ujrah (Agency with fee) whereby the Bank acting on behalf of the Cardholder to administer the Cardholder’s payment to the Merchant via MasterCard for the use of the MasterCard trademark and managing the Card Account with an imposed fee.</p>		
<b>3. Who can apply?</b>		
<p>Customers who wish to apply for BIBD Debit / Virtual Prepaid Card must meet the following criteria:</p> <ul style="list-style-type: none"> <li>15 years of age and above; and</li> <li>Maintain a BIBD Savings or Current Account.</li> </ul>		
<b>4. What should I do after I obtain this product?</b>		
<b>Activating e-Commerce Function</b>	<p>You have the option of having the e-Commerce function activated or deactivated any time by calling our BIBD Contact Centre or chatting with one of the agents via <i>BIBD NEXGEN Wallet</i>.</p>	
<b>5. What are the key terms of this product?</b>		
<b>Restriction on the Card Usage</b>	<p>BIBD Debit/ Virtual Prepaid Card cannot be used to facilitate payment in respect of activities, goods and/or services prohibited by Syariah principles including but not limited to alcoholic stores/cafes, nightclubs, escort and dating services and any gambling transactions.</p>	
<b>6. What are the fees and charges that I have to pay?</b>		
<b>Fees and Charges</b>	<b>Debit Card</b>	<b>vCard</b>
Annual Fee	Free	Free

Cash Withdrawal:		
• BIBD ATM	Free	Free
• Non-BIBD ATM (local and overseas)	B\$6 per withdrawal	N/A
• Non-Physical Cash/Money Transfer Online	B\$6 per withdrawal	N/A
Card Replacement	B\$15	Free
PIN Replacement	Free	Free
Dispute Handling	B\$5 per transaction	B\$5 per transaction
Foreign Currency/Mark-up Fee	2% of transaction amount	2% of transaction amount
Card Delivery:		
Within Brunei Darussalam	Free	N/A
Outside Brunei Darussalam	Prevailing courier service rate	N/A
Lounge Access (Applicable to World Debit Mastercard only)	B\$35 per visit per person	N/A

For other Fees and Charges, please refer to the Bank's Schedule of Tariffs which is available at any of our branches and published on our website ([www.bibd.com.bn](http://www.bibd.com.bn)).

#### 7. What are the transaction limits applicable?

Transaction	Debit Mastercard	World Debit Mastercard
Maximum Cash Withdrawal via ATM	B\$3,000 or 5 withdrawals per day, whichever comes first	B\$20,000 or 5 withdrawals per day, whichever comes first
Maximum Retail Purchase via Point of Sale (On-site & Online) *	B\$3,000 or 10 times per day, whichever comes first	B\$30,000 or 10 times per day, whichever comes first **

\* Contactless transaction in Brunei and on BIBD POS terminal is capped at B\$100 per transaction with daily limit of B\$1,000. Other acquirer, countries or region may have a different threshold set by the Card Scheme provider or country ruling.

\*\* Online transaction in Brunei capped at B\$50,000 per transaction with daily limit of B\$100,000.

Transaction	vCard
Cardless Withdrawal via BIBD ATM	Daily transaction Limit B\$1,500 or 5 withdrawals per day, whichever comes first
Purchase <ul style="list-style-type: none"> <li>• Online/ eCommerce</li> <li>• Quickpay</li> </ul>	Daily transaction Limit B\$3,000 or 10 times per day, whichever comes first  Daily transaction Limit B\$2,000 or 10 times per day, whichever comes first
Fund Transfer	Daily transaction Limit B\$5,000 or 10 times per day, whichever comes first

8. What if I fail to fulfil my obligations?	
<b>Overdrawn Account</b>	The Bank shall demand for payment to be made to set off any/all overdrawn amount. Failure, refusal and/or negligence to maintain sufficient funds in the account will result in the Bank to block the Card Account or the use of any Debit Cards.
<b>Right To Combine, Set-Off or Consolidate</b>	The Bank has the right to combine, set-off or consolidate any/all balances in other accounts that you maintained with the Bank towards the full or partial payment of the Debit Card overdrawn balances at any time and without notice.
<b>Liability of Unauthorized Transactions</b>	You shall be liable for any/all unauthorized transactions incurred until/unless the Bank is notified and effected a “stop” order on the Debit Card and if unauthorized transactions is a result of Cardholder’s act.
9. What are the major risks?	
<p>In the event of:</p> <ul style="list-style-type: none"> <li>• Lost and stolen Debit Card, you may perform immediate blocking of the Debit Card through <i>BIBD NEXGEN Wallet</i> or <i>BIBD Online</i> and you must report the loss of your Debit Card to us immediately.</li> <li>• To make a report, you can chat with one of our Contact Centre agent via <i>BIBD NEXGEN Wallet</i> or by calling our 24-hour Contact Centre:             <ul style="list-style-type: none"> <li>• BIBD Contact Centre at 2238181; or</li> <li>• Perdana Contact Centre at 2236688 (for Perdana customers)</li> </ul> </li> <li>• Discrepancies discovered in your statement, please put forth your dispute in writing within 14 days from the date of the statement to us for investigation and resolution.</li> </ul>	
10. What documents do I need to submit to apply?	
<p><b>For Debit Card</b> Original copy of Identity Card or passport.</p> <p><b>For Virtual Prepaid Card</b> For existing <i>BIBD NEXGEN Wallet</i> user, BIBD vCard can be activated with no documents needed.</p>	
11. What do I need to do if there are changes to my contact details?	
<p>If there are any changes to your contact details, such as your address or your phone number, please visit any BIBD branch and complete the Personal Particular Update Form (PPU).</p> <p>It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.</p>	
12. Where can I get assistance and remedy?	
<p>If you require any assistance with this product, you can email to our Central Customer Resolution Unit at <a href="mailto:customer.resolution@bibd.com.bn">customer.resolution@bibd.com.bn</a> or call our Contact Centre at 2238181.</p>	

You can also address your complaint via mail to:

**Central Customer Resolution Unit**  
Level 6, BIBD Headquarters,  
Lot 159, Jalan Pemancha,  
Bandar Seri Begawan BS8711

If you are not satisfied with the result of our resolution on your query or complaint, you may contact Financial Consumer Issues at Autoriti Monetari Brunei Darussalam via:

**Autoriti Monetari Brunei Darussalam**  
Level 7, Financial Consumer Issues,  
Autoriti Monetari Brunei Darussalam,  
Ministry of Finance and Economy Building  
Commonwealth Drive  
Bandar Seri Begawan  
Email: [fcf@ambd.gov.bn](mailto:fcf@ambd.gov.bn)  
Telephone No.: 2380007

### 13. Where can I get further information?

Please visit our website at [www.bibd.com.bn](http://www.bibd.com.bn) or call our Contact Centre at 2238181 which is available 24 hours a day, 7 days a week. You may also visit our Sales Centre at Kiulap Branch or any of our Sales Branches at:

- BIBD HQ Main Branch
- Rimba Branch
- Manggis Branch
- Mentiri Branch
- Tanjung Bunut Branch
- Tutong Branch
- Seria Branch
- Panaga Branch
- Kuala Belait Branch
- Serusop Branch

### 14. Other similar product available?

Yes. Please refer to Item No. 1 in this document.

*I hereby confirm that I have explained the Product Disclosure Sheet (PDS) to the Customer in his/her preferred language*

**Name:**

**BIBD Staff ID No:**

**Date:**

*I hereby confirm that I have understood the explanation and content of the Product Disclosure Sheet (PDS) given in my preferred language*

**Name:**

**IC No:**

**Date:**

The information provided in this product disclosure sheet as at 21/01/2020.