

## HADIAH PLUS FAQ

### 1) What is BIBD Hadiah Plus?

BIBD Hadiah Plus is a re-branding of the existing rewards program packed with enhanced features offering convenience and opportunities for cardholders to earn reward points whenever they use their credit or debit cards. These reward points are now known as Hadiah Points.

Under the previous program, only BIBD Credit cardholders were rewarded with points. Now, even BIBD Debit cardholders will be earning Hadiah Points for every transaction made.

### 2) Which BIBD cards are eligible for Hadiah Points?

BIBD Credit cardholders will earn Hadiah Points for both cash advance transactions via ATMs and retail purchases inclusive of online transactions.

BIBD Debit cardholders will earn Hadiah Points for retail purchases inclusive of online transactions.

### 3) What are the rewards available in the Hadiah Plus program ?

Hadiah Plus now has rewards such as:

- **Cash Back**
- **Annual Fee Waivers**
- **Donation to a charity organisation**
- **Royal Skies Miles**
- **AirAsia BIG Points**

### 4) How do I enroll in the Hadiah Plus program?

BIBD customers will be automatically enrolled into the Hadiah Plus program when they use their BIBD Debit or Credit Cards.

### 5) Where can I get a copy of Hadiah Plus Terms & Conditions?

Click [here](#) for the Terms & Conditions of Hadiah Plus.

### 6) How will we earn Hadiah Points?

For **credit card** usage, cardholders will earn two (2) Hadiah Points for every B\$1.00 spent. For **debit card** usage, cardholders will earn one (1) Hadiah Point for every B\$2.00 spent.

**7) My spouse has a supplementary card, can we combine the Hadiah Points we earn?**

Points earned by any supplementary cardholders will fall under the points accumulation of the primary cardholder.

**8) Can I transfer my Hadiah Points to my spouse or anyone the balance of my Hadiah Points?**

Currently the Hadiah Plus Program does not allow points transfer between individuals.

**9) How can I check to see how much Hadiah Points I have accumulated?**

You can check your points balance by:

1. Contacting our Contact Centre at 2238181.
2. Via BIBD Online Services (both web & mobile) through the Account Services (Account Summary) function.

**10) How do I redeem my Hadiah Points?**

You can redeem your points by:

- Contacting BIBD Contact Centre at 2238181
- Visiting any BIBD branch and completing the Redemption Request Form

**11) When I redeem my Hadiah Points for Cash Back, how soon will the amount be credited to my card account?**

Cash Back redemption takes up to three (3) working/business days upon receiving redemption request.

**12) How can I tell if my Hadiah Points have been converted to cash?**

Cash Back requests will be reflected in your BIBD current or savings account within three (3) working days upon receiving the completed redemption request form.

**13) Can I redeem my Hadiah Points online?**

Currently, redemption requests can only be made via BIBD Call Centre or branches. Points redemption via online is another channel we might consider in the near future.

**14) Are there any redeemable gifts for Hadiah Points such as dining or shopping vouchers?**

Currently Hadiah Plus does not offer vouchers for dining or shopping, but Hadiah Points can be used to redeem Cash Back, which can be used to pay for your dining or shopping.

**15) Can I waive my BIBD Credit Card's annual fee charges using my Hadiah Points?**

Yes, card annual fees can be waived by redeeming your Hadiah Points. All you need to do is contact our Call Centre at 2238181 or drop by any of our branches to fill in the Redemption Request Form.

**16) Does my Hadiah Points expire?**

Yes. Hadiah Points will expire after three (3) years from the transaction date (month of transaction). Cardholders will be able to check their Hadiah Points expiry dates by viewing their points balance through BIBD Online (Account Services - Account Summary page).

**17) What if the amount from my Hadiah Points pool is not enough to cover the cost of a purchase?**

You may cover the shortfall by debiting the available fund in your savings or current account assigned to you.

**18) Can I add together the points earned from both my BIBD Credit and Debit Cards and request for a single redemption?**

All Hadiah Points earned from both Debit and Credit cards are automatically merged into a single pool of points. You do not need to provide instruction to us to merge points earned from various cards or any other participating products. This would make it easier for you to remember only one accumulation of Hadiah Points in a single pool.

**19) What happens to my Hadiah Points if I terminate my BIBD Debit or Credit Card account?**

Hadiah Points earned from your cards will remain in the main pool of points until they are redeemed or have passed the expiry dates. Points will be forfeited in the event a customer cancels all related products participating in the Hadiah Plus Program.

**20) Which Charitable bodies can I use my redeemed Hadiah Points to donate to?**

The followings are the selected charity organizations under Hadiah Plus program:

- Pusat Ehsan
- Yayasan Sultan Haji Hassanah Bolkuah
- SMARTER Brunei
- Learning Ladders Society
- BIBD ALAF

**21) Can I redeem my Hadiah Points for RBA Royal Skies Miles?**

Yes, you can redeem your Hadiah Points for RBA Royal Skies Miles in blocks of 8,000 Hadiah Points for 1,000 Royal Skies Miles.

**22) How do I redeem my Hadiah points for Royal Skies Miles?**

You can redeem your Hadiah Points for Royal Skies Miles by calling our Contact Centre at 2238181 or by filling in the Hadiah Points Redemption form that can be obtained from any of our branches.

**23) Do I have to be a Royal Skies member to redeem my Hadiah Points for Royal Skies Miles?**

Yes you would need to be a Royal Skies member in order to convert your Hadiah Points to Royal Skies Miles.

**24) What is the conversion rate for Hadiah Points to Royal Skies Miles?**

The conversion rate is every 8 Hadiah Points is equivalent to 1 Royal Skies Mile. BIBD customers can only redeem in blocks of 8000 Hadiah Points.

**25) How long will it take to redeem my Hadiah Points for Royal Skies Miles?**

Hadiah Points will be converted to Royal Skies Miles within seven (7) working days, upon receiving the completed redemption request form from the customer (as per arrangement with the Loyalty Program Department of Royal Brunei).

**26) Can I cancel my Hadiah Points redemption request for Royal Skies Miles ?**

Once points redemption request is received in good order and processed by the bank, any cancellation request by customer will not be accepted.

**27) Can I book flight tickets through BIBD Contact Centre?**

No, flight tickets can only be booked through travel agencies or Royal Brunei's respective ticketing counters or retailers.

**28) Is there a fee to redeem my Hadiyah Points for Royal Skies Miles?**

No, there is no fee incurred to redeem Hadiyah Points for Royal Skies Miles.

**29) How do I redeem my Hadiyah points for AirAsia BIG Points?**

You can simply call our Contact Centre on 2238181 or by filling in the Hadiyah Points Redemption form at any of our branches.

**30) Do I have to be an AirAsia BIG member to redeem my Hadiyah Points for AirAsia BIG Points?**

You would need to be an AirAsia BIG member before you can convert your Hadiyah Points to AirAsia BIG Points. You can enroll online for a free membership by visiting the website [www.tune2big.com/my/en/](http://www.tune2big.com/my/en/)

**31) What is the conversion rate for Hadiyah Points to AirAsia BIG Points?**

You can redeem your Hadiyah Points for AirAsia BIG Points in blocks of 2,500. For 2,500 Hadiyah points converted, you shall receive 1,000 BIG points which will be reflected in your AirAsia BIG account.

**32) How long will it take to redeem my Hadiyah Points for BIG Points?**

Hadiyah Points will be converted to BIG Points within seven (7) working days, upon receiving the completed redemption request form from the customer. Uploading of BIG Points to your BIG account will be undertaken by Air Asia Loyalty Programme Office. The Bank shall not be liable for any delay in the transfer process. You may refer to your online BIG account statement for the latest accumulated miles.

**33) Can I cancel my Hadiyah Points redemption request for BIG Points?**

Once the redemption request has been made and processed by the bank, any cancellation request by customer will not be accepted.

**34) Can I redeem AirAsia flight tickets through BIBD Contact Centre?**

Flight tickets can only be redeemed online through AirAsia at [www.tune2big.com/my/en/](http://www.tune2big.com/my/en/)

**35) Is there a cap on collecting Hadiah Points?**

There is no cap on collecting Hadiah Points. You will collect Hadiah Points everytime you use BIBD Cards.

**36) How can I earn additional Hadiah Points?**

Additional Hadiah Points can be earned by Gold credit cardholders. For every B\$1000.00 spent using the Gold cards will entitle them an additional 200 Hadiah Points. These additional points will be added to the current points tally (main pool of points) after every billing cycle.

**37) Can I still redeem for 2012 vouchers?**

We have discontinued redemptions for 2012 vouchers effective 1 Jan 2013. You can redeem your existing Hadiah Points for our current list of redemption items such as Cashback, Air Miles and Donations. Please visit our website for complete list of Hadiah Points redemption items.

**38) Can I also collect Hadiah Points for other products or services from BIBD?**

Yes, you can soon collect Hadiah Points from other products and services from BIBD. Please watch this space for further details.

**39) Who should I call if I have a question about Hadiah Plus Program?**

For further queries, please call our Contact Centre at 2238181.