BIBD DEBIT CARDS
SUPPLEMENTAL TERMS AND CONDITIONS

To be read together with the Bank's Debit Card Terms and Conditions.

1. DEFINITION

1.1 In these Terms and Conditions:

"Minor" in so far as the issuance of the BIBD Debit Mastercard is concerned means an individual who has attained the age of twelve (12) years but has not yet attained the age of eighteen (18) years, who is eligible (with Parent/Legal Guardian consent) to open a joint account with the Bank for the purpose of obtaining a Debit Card and/or a vCard, subject to such terms, conditions and restrictions imposed by the Bank.

"Parent" means the biological mother or father of the Minor, or a person recognized under the laws of Brunei Darussalam as having lawful parental authority over the Minor, and who is authorised by the Bank to act as joint accountholder in respect of the Account.

"Legal Guardian" means an individual other than a Parent who has been lawfully appointed as guardian of the Minor under an order of a court of competent jurisdiction or pursuant to applicable written laws in Brunei Darussalam, and who is authorised by the Bank to act as joint accountholder in respect of the Account.

2. CARD ISSUANCE TO MINORS

2.1 The Bank shall, at its sole discretion, allow the issuance of a Card to a Minor, provided that such issuance is subject to the express written consent of the Minor's Parent or Legal Guardian, and upon submission of all required documents as specified by the Bank.

2.2 The application for the Card on behalf of a Minor must be accompanied by:

i. A completed application form signed by the Parent or Legal Guardian;
ii. A copy of the Minor's valid identification document (both front and back);
iii. A copy of the Parent or Legal Guardian's valid identification document (both front and back);
iv. In the case of a Legal Guardian, a certified copy of the guardian appointment order or relevant legal documentation;
v. Submission of the signed Letter of Consent and Indemnity; and
vi. Any other supporting documentation may be required by the Bank.

2.3 The Parent or Legal Guardian shall be fully liable and responsible for all Card Transactions conducted by the Minor, and shall:

i. Assume full legal and financial responsibility for any use, misuse, fraud or unauthorized transaction performed by the Minor using the Card;
ii. Indemnify and hold harmless the Bank, its officers, employees and agents from any claims, losses, penalties, liabilities, suits, damages, and costs (including legal costs on a full indemnity basis) arising from or in connection with the use of the Card by the Minor;
iii. Continue to be bound by such indemnity for a period of six (6) months after the Minor attains the age of eighteen (18), unless earlier terminated by written agreement with the Bank.

2.4 Any Card issued to a Minor shall be subject to the following restrictions:

i. A prescribed daily spending limit and ATM withdrawal limit as determined by the Bank or the available account balance, whichever is lower as stated in the Schedule of Tariffs published on the Bank's official website;

ii. The Card is not enabled for e-commerce/online transactions; however, the parent or legal guardian may elect to enable this feature;

All other terms and conditions applicable to Cardholders shall also apply to Minors, unless stated otherwise in these Terms and Conditions.

2.5 The Bank shall retain the personal information of the Parent or Legal Guardian for the duration the Card remains active or until all related legal or financial obligations arising from the Minor's Card usage have been discharged, whichever is later. Such data shall be processed in accordance with applicable laws and the Bank's internal data protection policies.

2.6 The Bank reserves the right to monitor all transactions conducted using the Card and shall be entitled to freeze, block, or report the Card and/or Account to relevant authorities if any transaction is suspected to involve fraud, unauthorised access, money laundering, or any unlawful or suspicious activity. In such cases, the Bank may suspend or cancel the Card without prior notice and without assigning any reason to the Parent or Legal Guardian.

2.7 The Parent or Legal Guardian shall be provided with access to view account statements, monitor account activity and exercise parental control over the Card.

2.8 Upon the Minor attaining the age of eighteen (18), the Parent/Legal guardian and the Minor shall be required to present themselves at the Bank within six (6) months of the Minor attaining the age of 18 to update their personal information and submit a new application for a Card. Failure to comply may result in the suspension or restriction on the usage of the Card until the required information update has been completed.

2.9 The Bank reserves the right to suspend, revoke, or decline to issue a Card to a Minor at any time, without assigning any reason or giving prior notice, where the Bank reasonably believes that the continued use of the Card may pose any risks to the Bank or to the Minor including financial and reputational risks.

2.10 The Card issued to a Minor shall remain the property of the Bank at all times and shall be returned to the Bank upon the Bank's request or upon termination of the Card, regardless of the cause of termination.

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