BIBD DEBIT CARDS
PRODUCT DISCLOSURE SHEET

PRODUCT DISCLOSURE SHEET ("PDS")	
Please read this PDS before applying for a BIBD Debit Card. Should you need any clarification, please do not hesitate to contact us. Please also read the Terms and Conditions, Supplemental Terms and Conditions and Frequently Asked Questions.	BIBD DEBIT CARD

1) What is this product about?

The BIBD Debit Card is a Shariah-compliant card for payment of goods and/or services purchased at Mastercard participating merchant. It can also be used to access ATMs locally or overseas for cash withdrawals. The amount used/withdrawn will be directly debited from your linked BIBD Savings or Current Account.

2) What products are offered under BIBD Debit Card?

BIBD offers the following Debit Cards:

- BIBD World Debit Mastercard (for Perdana Privilege Banking)
- BIBD Debit Mastercard

3) What are the Shariah concepts and restrictions for this product?

The BIBD Debit Card is based on the concept of Wakalah and Ujrah. Under the Wakalah concept, the Bank will act on behalf of the Cardholder to administer the Cardholder's payment to the Merchant and to manage the Card Account. Ujrah concept refers to the fee charged to the Cardholder in exchange for the services rendered through the usage of the Card.

The BIBD Debit Card shall not be used to facilitate payment in respect of activities, goods and/or services at any merchants prohibited by Shariah principles.

The following Merchant Category Code ("**MCC**") below are restricted and categorized as Shariah non-compliant business:

MCC	MCC Description
5715	Alcoholic Beverage Wholesalers
5813	Drinking places (alcoholic beverages) – bars, taverns, night-clubs, cocktail lounges and discotheques
5921	Package shops – beer, wine and liquors
5967	Direct Marketing – Inbound Telemarketing merchants – Adult Chat
5973	Religious goods and shops
5993	Cigar shops and stands
7261	Funeral Services and crematoriums
7273	Dating and escort services
7800	State owned lottery (US region only)
7801	State owned licensed online Casino (US region only)
7802	State owned licensed horse/dog racing (US region only)
7995	Gambling Services
8661	Organizations, Religious
9406	State owned lottery (specific country)

4) Who can apply?

Individuals who wish to apply for Debit Card must meet the following criteria:

- 12 years of age and above; and
- Maintain a BIBD Saving or Current Account

5) What documents do I need to submit to apply?

- Original copy of the applicant's Identification Card or passport;
- Letter of Consent and Indemnity (if applicable); and
- Proof of guardianship or other official documents proving authority (if applicable).

6) What are the fees and charges I have to pay?

The applicable fees and charges are provided in BIBD's prevailing Schedule of Tariffs, published on BIBD's website at www.bibd.com.bn.

7) What are the transaction limits applicable?

The applicable transaction limits are provided in BIBD's prevailing Schedule of Tariffs, published on BIBD's website at www.bibd.com.bn.

8) What are my obligations?

Overdrawn Account

Ensure to maintain sufficient funds in your linked BIBD Savings or Current Account at all times to cover any transactions. If your Account becomes overdrawn, payment must be made to set off the overdrawn amount. If your Debit Card is linked to an account with Overdraft Facility (Naqd), please be aware that your Debit Card usage could lead to utilising the overdraft balance.

Unauthorised Transactions

You shall be liable for any/all unauthorised transactions incurred until the Bank is notified in writing in the format as specified on the Card Dispute Declaration Form within 60 days from the date of the transaction.

9) What if I fail to fulfil my obligations?

a. You will not be allowed to use the Card if you fail to maintain sufficient funds in the linked BIBD Savings or Current Account.

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.

c. The Bank has the right to terminate the Debit Card if you fail to abide to the terms governing the use of the Debit Card.

10) What are the major risks?

a. In the event of default, the Cardholder shall be fully liable for payment of all the legal fees incurred by the Bank in taking legal action against the Cardholder for recovery of such outstanding amounts.

b. You should notify the Bank immediately after discovering that your Debit Card is lost, stolen, an unauthorised transaction has occurred and/or your PIN has been compromised.

11) What do I need to do if there are changes to my contact details?

If there are any changes to your contact details, such as your address and/or your phone number, you are required to go to any of our BIBD branches and complete the Personal Particular Update Form (PPU).

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.

12) Where can I get assistance and remedy?

If you require any assistance, you may contact us at:

Address: **Central Customer Resolution Unit**
Level 4, Kompleks Setia Kenangan,
Kampong Kiulap, Gadong,
Brunei Darussalam BE1518

Telephone: Customer Care Department at +673 223 8181

E-Mail: customer.resolution@bibd.com.bn

or visit any nearest BIBD branches to you.

If you are not satisfied with the result of our resolution on your query or complaint, you may contact Brunei Darussalam Central Bank at:

Brunei Darussalam Central Bank
Level 7, Financial Consumer Issues,
Ministry of Finance Building,
Commonwealth Drive, Bandar Seri Begawan BB3910
Brunei Darussalam
Email: fci@bdcb.gov.bn
Telephone No.: 2380007

13) Additional Information

a. In the event of any doubt about phone call, SMS text or email received or actions in relation to your card or authorisation being required for any transaction, you may call the Bank at any time for clarification.

b. All authorized transactions shall be deemed correct and binding on the Cardholder unless you inform the Bank in writing of any discrepancy within sixty (60) days from the transaction date. All complaints/disputes received by the Bank after such period will not be entertained.

c. In the event that the Cardholder wishes to dispute a transaction, the dispute is to be notified to the Bank in the format as specified on the Card Dispute Declaration Form that is available on the Bank's website.

d. The Cardholder must ensure to complete the form in full and provide all supporting documentation that the Bank requests as pertinent to the disputed transaction and email to chargeback.cardops@bibd.com.bn.

e. For lost or stolen card(s), you must immediately report the loss of your card(s) to us by contacting our Contact Centre agent via BIBD NEXGEN Wallet or by calling:

   – BIBD Customer Care Department at 2238181; or
   – Perdana Contact Centre at 2236688 (for Perdana Privilege Banking).

f. If the Cardholder uses the Debit Cards for transactions in a currency other than Brunei Dollars, such amount shall be converted at the exchange rate as determined by Mastercard, as the case may be, on the date of conversion. In addition, Foreign Currency / Mark-Up Fee will also be imposed as stated in BIBD's prevailing Schedule of Tariffs.

14) What do I need to do when I obtain my BIBD Debit Card?

Card / e-Commerce Activation	Via BIBD NEXGEN Wallet or BIBD Contact Centre.
Contactless Activation	By making the first transaction and inserting your card into the card terminal.
PIN Generation	PIN can be generated and changed personally through the BIBD NEXGEN Wallet or by contacting our BIBD Contact Centre.

15) Where can I get further information?

- Visit our website www.bibd.com.bn.
- Call our Customer Care Department at +673 2238181.
- Visit any of our branches. Branch locations and operating hours are available on our website.

Personal Banker's Declaration

I hereby confirm that I have explained the PDS to the Customer in his/her preferred language.

Name: _____

Staff ID: _____ **Signature:** _____

Applicant's Declaration

By signing below, I / we hereby:

a. understand that the information provided are the key terms and conditions before applying for the Debit Card and I am / we are also required to read BIBD Debit Card Terms and Conditions available at www.bibd.com.bn or at any BIBD branch.
b. confirm that I / we have understood the explanation and contents of the PDS given in my / our preferred language.

Name: _____	**Name:** _____
IC No/ Passport No: _____	**IC No/ Passport No:** _____
Signature: _____	**Signature:** _____
Date: _____	**Date:** _____

IMPORTANT NOTE: The information provided in this PDS as at **09 NOVEMBER 2026.**

Bruneian at Heart