BIBD CREDIT CARD PRIVILEGE PROMOTION – EASY PAYMENT PLAN (EPP) FREQUENTLY ASKED QUESTIONS (FAQ)

1. What is this Promotion about?
Eligible BIBD Credit Cardholders can enjoy a waiver of the Easy Payment Plan (EPP) processing fee when applying for EPP on qualifying retail purchases made using an eligible BIBD Credit Card during the Promotion Period.

2. When is the Promotion Period?
The Promotion runs from 3 November 2026 until 30 November 2026 ("**Promotion Period**"), unless otherwise notified by BIBD.

3. Who is eligible for this promotion?
The Promotion is open to all new and existing BIBD Credit Cardholders who hold the following Credit Cards and whose accounts are in good standing with BIBD:

- BIBD World Mastercard and any sub-cards under World Mastercard category
- BIBD Credit Visa Platinum
- BIBD Credit Gold Mastercard
- BIBD Credit Visa Gold
- BIBD Credit Classic Mastercard

4. Are supplementary Credit Cardholders eligible?
Yes. Supplementary BIBD Credit Cardholders are eligible to participate in the Promotion, subject to the Promotion's terms and conditions.

5. What purchases qualify for this Promotion?
The Promotion applies to approved retail purchases made using an eligible BIBD Credit Card during the Promotion Period, subject to a minimum single transaction amount of B$300.

6. Is there a minimum spend requirement?
Yes. A minimum single transaction amount of B$300 is required to qualify for the Promotion.

7. Where can I enjoy this Promotion?
This Promotion applies to qualifying retail purchases made using eligible BIBD Credit Cards during the Promotion Period, whether the transaction is completed locally or overseas, subject to the Promotion Terms and Conditions.

8. What payment method must be used?
The purchase must be paid using an eligible BIBD Credit Card.

9. What are the promotional offers?
Eligible Cardholders may enjoy a processing fee waiver on approved EPP applications with the following tenures:

Tenor	Eligible Amount	Offer
6 or 12 months	• Minimum Purchase Amount B$300 • Maximum Purchase Amount B$3,000	Processing Fee Waiver shall apply to approved EPP applications with tenors of **6, 12, 18, 24, or 36 months**
18 or 24 months	• Minimum Purchase Amount B$1,200 • Maximum Purchase Amount B$6,000	
36 months (promotional tenor)	• Minimum Purchase Amount B$1,200 • Maximum Purchase Amount B$6,000	

10. Do I need to submit proof of purchase?
No. Cardholders are not required to submit proof of purchase, receipts or invoices when applying for EPP under this Promotion.

11. Is there any fee if I cancel my EPP?
Yes. If an approved EPP is cancelled by the Cardholder after approval and processing, a cancellation fee of B$100 will be charged to the Cardholder's BIBD Credit Card account.

12. Do cash withdrawals qualify for this Promotion?
No. Cash advances, ATM withdrawals, over-the-counter cash withdrawals and other cash-related transactions do not qualify for the Promotion.

16. What does "account in good standing" mean?
Your BIBD Credit Card account must:

- Be maintained in “active” status;
- Not be suspended, cancelled or terminated;
- Not be overdue or delinquent; and
- Not be subject to any legal or bankruptcy proceedings.

17. Can BIBD employees participate in this Promotion?
Yes. Employees of BIBD and its subsidiaries, including Management, Directors and members of BIBD's Shariah Advisory Body, are eligible to participate in this Promotion.

18. What happens if I am later found to be ineligible?
BIBD reserves the right to:

- Disqualify your participation;
- Withdraw promotional benefits; and/or
- Reverse or recover any promotional benefit granted under the Promotion.

19. Can BIBD amend or terminate the Promotion?
Yes. BIBD reserves the right to amend, suspend, cancel or terminate the Promotion with a minimum of three (3) business days' notice.

20. How will my personal data be used?
By participating in the Promotion, you consent to BIBD collecting, using and disclosing your personal data for purposes including:

- Verifying eligibility;
- Contacting you regarding the Promotion; and
- Administering and fulfilling the Promotion.

Personal data will be managed in accordance with the Personal Data Protection Order (“**PDPO**”) 2025 and BIBD's Privacy Policy.

21. Where can I obtain more information?
For further information, you may:

- Visit any BIBD branch;
- Contact the BIBD Contact Centre at +673 2238181;
- Visit www.bibd.com.bn.