BIBD CREDIT CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS – EASY PAYMENT PLAN

The following Terms and Conditions (**"Terms"**) apply exclusively to the **BIBD CARDS PRIVILEGE PROMOTION** (**"Promotion"**) held by Bank Islam Brunei Darussalam Berhad (**"BIBD"**) (Company Registration No. RC00006420).

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1. PROMOTION PERIOD

1.1 The Promotion will be held from **3 November 2026 until 30 November 2026** ("**Promotion Period**").

1.2 Eligible Easy Payment Plan ("**EPP**") applications in respect of qualifying transactions made during the Promotion Period must be submitted within the timeframe prescribed by BIBD and approved by BIBD.

2. ELIGIBILITY

2.1 The Promotion is open to all new and existing BIBD Credit Cardholders holding BIBD Mastercard / VISA Credit Cards (World, Platinum, Gold and Classic) (**"BIBD Credit Cardholders"** and **"BIBD Credit Cards"** respectively) whose account(s) are in good standing with BIBD.

2.2 The following BIBD Credit Cardholders shall not be eligible or qualified to participate in this Promotion:

a) BIBD Credit Cardholders whose accounts have been suspended, cancelled or terminated for whatsoever reasons during the Promotion Period; and/or

b) BIBD Credit Cardholders whose accounts with BIBD are in delinquent or past due status and/or those who are facing any legal proceedings including bankruptcy proceedings.

2.3 Successful retail purchase transactions with a minimum single transaction amount of B$300 made using eligible BIBD Credit Cards during the Promotion Period shall be eligible to participate in this Promotion, subject to these Terms.

2.4 For the avoidance of doubt, cash withdrawal transactions of any kind including withdrawals made through any of BIBD's Automated Teller Machine(s) (**"ATMs"**) or over the counter will not qualify for purposes of inclusion in the Promotion.

2.5 All employees of BIBD and its subsidiaries, including the respective Management, Directors and members of BIBD's Shariah Advisory Body (**"BIBD Group"**) are **eligible** to participate in this Promotion.

3. PARTICIPATING MERCHANTS

3.1 This Promotion applies to qualifying retail purchase transactions made using eligible BIBD Credit Cards during the Promotion Period, whether the transactions are completed locally or overseas, subject to the minimum qualifying transaction amount and these Terms and Conditions.

4. OFFERS

4.1 Eligible BIBD Credit Cardholders may be entitled to the following offers:

BIBD Credit Cards	Tenor	Eligible Amount	Offer
Applicable for any approved purchase(s) made using: i. BIBD Credit World Mastercard and any sub-cards under World Mastercard category ii. BIBD Credit Visa Platinum iii. BIBD Credit Gold Mastercard iv. BIBD Credit Visa Gold v. BIBD Credit Classic Mastercard	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	

4.2 If BIBD subsequently determines that a BIBD Credit Cardholder is ineligible or is not entitled to the Offer for any reason, BIBD reserves the right to withdraw, reverse and/or recover any promotional benefit granted under this Promotion.

4.3 In the event an approved EPP is cancelled by a BIBD Credit Cardholder for any reason after the application has been approved and processed by BIBD, a cancellation fee of B$100 shall be imposed and charged to the Cardholder's BIBD Credit Card account.

5. GENERAL

5.1 By participating in the Promotion, BIBD Credit Cardholders expressly agree to be bound by these Terms.

5.2 The Terms contained herein are in addition and without prejudice to BIBD Credit Cards' Terms and Conditions including the usage of the BIBD Card for Shariah-compliant transactions only.

5.3 BIBD reserves the right to amend or modify any of these Terms either wholly or partly at any time with a minimum of three (3) business days' notice to the BIBD Credit Cardholders.

5.4 BIBD shall not be held liable for any and/or all forms of losses or damages suffered or incurred by BIBD Credit Cardholders as a direct or indirect result of the extension, cancellation, termination or suspension of the Promotion or due to any events beyond the reasonable control of BIBD.

5.5 In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.

5.6 BIBD's decision on any or all matters relating to the Promotion shall be final, conclusive and binding and no correspondence, queries, appeals or attempts to dispute such decision shall be entertained.

5.7 By participating in this Promotion, the BIBD Credit Cardholders acknowledge and agree that BIBD may collect, use and disclose their personal data for purposes relating to the administration and fulfilment of this Promotion, including but not limited to verifying eligibility, contacting BIBD Credit Cardholders, and any other purposes reasonably related to the Promotion.

5.8 All personal data collected in connection with this Promotion will be managed securely and used only for the purposes stated above. BIBD is committed to protecting personal data in accordance with its internal policies, the Personal Data Protection Order ("**PDPO**") 2025 of Brunei Darussalam, and BIBD's Privacy Policy, as may be amended from time to time. A copy of the Privacy Policy is available at www.bibd.com.bn.

5.9 These Terms shall be governed by and construed in accordance with the Laws of Brunei Darussalam and the Courts of Brunei Darussalam shall have exclusive jurisdiction to hear any disputes or claims pertaining hereto.