

BIBD CARD PRIVILEGE WITH I SAY YATTA! - FREQUENTLY ASKED QUESTIONS (FAQ)**1. What is this Promotion about?**

BIBD Cardholders can enjoy:

- From **5 October 2026 to 15 November 2026** - Purchase any three (3) Ala Carte items from I Say Yatta's Rice Bowl, Pasta or Wraps and get three (3) Yatta Drinks for FREE; and
- From **16 November 2026 to 10 January 2027** - Purchase any two (2) I Say Yatta's Party Tray and Get one (1) Party Tray FREE.

The Promotion is exclusively available at participating I Say Yatta!'s outlets located at:

- Kiulap: #22, Ground Floor, Block B, Regent Square, Kg Kiulap, Gadong;
- Serusop: Unit 1, 1st & 2nd Floor, Kompleks Delima Jaya, Spg 62, Kg Delima Satu, Berakas A;
- Rimba Point: FC05, Rimba Point Food Court, Gadong;
- Gadong Mall: FC13, Food Court, The Mall Gadong, Gadong;
- Jerudong Park: Jerudong Park Food Court, Unit 1, Phase 2, Jerudong; or
- Tanjong Bunut: FC03, Food Court, Hua Ho Tanjong Bunut, Kg Tanjong Bunut, Kilanas.

2. When is the Promotion Period?

The Promotion runs from **5 October 2026 until 10 January 2027**, unless otherwise determined by BIBD.

3. Who is eligible for this Promotion?

The Promotion is open to all new and existing BIBD Credit and Debit Cards whose accounts are in good standing.

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.

For example: If a Principal Cardholder holds a BIBD Credit Visa Platinum and has a supplementary card issued under the same account, both the principal and supplementary cards may qualify for the offer.

5. Which transactions qualify for the Promotion?

Only retail transactions made using an eligible BIBD Card at any participating I Say Yatta!'s outlets and processed through BIBD Point of Sale ("POS") terminals qualify.

6. Are there any limitations on the offer?

No, the offer may be utilized multiple times throughout the Promotion Period and is applicable to dine-in and takeaway. However, this offer is not valid in conjunction with any other Promotions, offers, discounts, coupons or vouchers.

7. Are cash withdrawals eligible for this Promotion?

No. Cash withdrawals, cash advances, ATM withdrawals, and over-the-counter cash transactions do not qualify.

8. What does "account in good standing" mean?

Your BIBD Card account must:

- Be active.
- Not be suspended, cancelled, or terminated.
- Not be overdue or delinquent.
- Not be subject to legal or bankruptcy proceedings.

9. Can BIBD employees participate?

Employees of BIBD and its subsidiaries, including Management, Directors, and members of the Shariah Advisory Body, are eligible to participate in the Discount.

10. What happens if I return or cancel my purchase?

If BIBD determines that you are no longer eligible for the offer or that the transaction does not satisfy the Promotion requirements, BIBD reserves the right to reclaim the discount provided under the Promotion.

11. What if I am later found to be ineligible?

BIBD reserves the right to:

- Disqualify participation.
- Withdraw the promotional benefits.
- Reclaim any discount provided under the Promotion.

12. Can BIBD change or end the Promotion early?

Yes. BIBD reserves the right to amend, modify, suspend, cancel, or terminate the Promotion with at least three (3) business days' notice.

13. How will my personal data be used?

By participating in the Promotion, you agree that BIBD may collect, use, and disclose your personal data for purposes including:

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

BIBD manages personal data in accordance with:

- The Personal Data Protection Order (PDPO) 2025 of Brunei Darussalam.
- BIBD's Privacy Policy available at www.bibd.com.bn.

14. Where can I obtain more information?

For further information, please:

- Visit any BIBD branch.
- Contact the BIBD Contact Centre at +673 2238181.
- Visit www.bibd.com.bn.
- Enquire directly at I Say Yatta! outlets.