

BIBD QUICKPAY & TERMINAL EVERYWHERE CAMPAIGN 2026 - FREQUENTLY ASKED QUESTIONS (FAQ)

1. What is this campaign about?

The BIBD QuickPay & Terminal Everywhere Campaign 2026 is designed to support Micro, Small and Medium Enterprises (MSMEs) in Brunei Darussalam by offering exclusive benefits when they successfully onboard as a new BIBD QuickPay QR Merchant and/or BIBD Payment Terminal Merchant during the campaign period. Benefits include rebates, preferential merchant discount rates, a complimentary credit card opportunity, and a chance to receive a complimentary booth at BIBD Karnival.

2. When is the campaign period?

The campaign runs from 1 October 2026 until 30 November 2026, unless otherwise determined by BIBD.

3. Who is eligible for this campaign?

The campaign is open to all eligible MSMEs operating in Brunei Darussalam that successfully onboard as:

- New BIBD QuickPay QR Merchants; and/or
- New BIBD Payment Terminal Merchants

during the campaign period.

4. What are the requirements to participate?

To participate, merchants must:

- Maintain an active BIBD Business Account.
- Submit all required onboarding documents.
- Successfully complete merchant onboarding and activation during the campaign period.
- Remain in good standing with BIBD throughout the campaign and reward fulfilment period.

5. Who is not eligible for the campaign?

The following merchants are not eligible:

- Existing QuickPay QR Merchants or Terminal Merchants before the campaign period.
- Merchants with rejected, incomplete, cancelled, suspended, or terminated applications.
- Merchants with delinquent accounts or those subject to legal, insolvency, or bankruptcy proceedings.
- Merchants who provide false, misleading, or inaccurate information during onboarding.

6. What rewards and benefits are available under this campaign?

Eligible merchants may receive:

- MSME Account Activation Rebate worth BND50.
- ROCBN Registration Fee Rebate worth BND30.
- Preferential Merchant Discount Rates.
- Complimentary BIBD Classic Credit Card (subject to eligibility and approval).
- A chance to receive a complimentary booth at BIBD Karnival.

7. What is the MSME Account Activation Rebate?

The first 100 eligible merchants who successfully complete onboarding and activation may receive a **BND50 rebate**.

8. What is the ROCBN Registration Fee Rebate?

Eligible merchants may receive a **BND30 rebate** upon successful ROCBN registration during the campaign period. This benefit is:

- Applicable to new QuickPay QR and/or Terminal Merchants only.
- Limited to the first 100 eligible merchants.

9. What is the Preferential Merchant Discount Rate for QuickPay Merchants?

New QuickPay Merchants who successfully onboard during the campaign period are eligible for a preferential merchant discount rate.

There is **no minimum monthly transaction volume or sales turnover requirement** to qualify for or maintain this rate.

10. What is the Preferential Merchant Discount Rate for Terminal Merchants?

New Payment Terminal Merchants who successfully onboard during the campaign period may enjoy a preferential merchant discount rate.

To qualify for and maintain this rate, merchants must achieve and maintain a minimum sales volume of **BND3,000**.

11. Can existing QuickPay or Terminal Merchants enjoy the preferential rates?

No. The preferential rates are only available to merchants who successfully onboard as new merchants during the campaign period.

12. How can I qualify for the complimentary BIBD Classic Credit Card?

Merchants must:

- Achieve a minimum transaction value of **BND2,000** through QuickPay and/or Terminal transactions within two (2) months from onboarding.
- Be among the first 100 eligible merchants.

Credit card issuance remains subject to BIBD's credit assessment and approval process.

13. Does meeting the transaction requirement guarantee credit card approval?

No. Meeting the transaction requirement does not guarantee approval. All applications remain subject to BIBD's standard credit assessment and approval process.

14. What is the complimentary booth at BIBD Karnival?

Eligible merchants stand a chance to receive a complimentary booth space at BIBD Karnival worth approximately **BND250**.

15. How many merchants will receive a complimentary booth?

The complimentary booth offer is limited to **ten (10) selected eligible merchants** only.

16. How are merchants selected for the complimentary booth?

Selection will be conducted by the BIBD Marketing Department, and BIBD reserves the sole discretion to determine the selected merchants and booth allocation.

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

A merchant must maintain an active account and comply with all applicable BIBD requirements. Accounts must not be suspended, terminated, delinquent, or subject to legal proceedings.

18. Can BIBD verify my eligibility?

Yes. BIBD reserves the right to verify the eligibility of any merchant and may request additional information or supporting documents at any time.

19. What happens if I am later found to be ineligible?

BIBD reserves the right to:

- Disqualify participation.
- Withhold or revoke any reward, rebate, or benefit.
- Reclaim any rewards already provided.

20. Are the rewards transferable or exchangeable?

No. All rewards, rebates, incentives, and benefits are non-transferable, non-exchangeable, and not redeemable for cash unless otherwise determined by BIBD.

21. Can BIBD amend or terminate the campaign?

Yes. BIBD reserves the right to amend, vary, suspend, extend, shorten, terminate, or cancel the campaign in accordance with the campaign terms and conditions with a minimum of three (3) business days' notice.

22. How will my personal and business information be used?

By participating in the campaign, merchants consent to BIBD collecting, using, and disclosing their personal and business information for purposes related to the administration, management, and fulfilment of the campaign.

23. How does BIBD protect my personal data?

Personal data will be managed in accordance with:

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

24. Where can I obtain more information?

For further information regarding this promotion, please contact us through any of the following channels:

- Email the Merchant Strategy Team at merchant.strategy@bibd.com.bn.
- Contact your BIBD Relationship Manager or Merchant Strategy representative during office hours at:
 - **813 8238**
 - **881 3869**
 - **882 8333**
- Visit any BIBD Branch nationwide.
- Contact the BIBD Customer Care Centre at **+673 223 8181**.
- Visit the BIBD website at www.bibd.com.bn for more information.