THE BIBD MEGA KARNIVAL 2026 PROMOTION – TERMS AND CONDITIONS

The following Terms and Conditions (“**Terms**”) apply exclusively to the **BIBD MEGA KARNIVAL 2026 PROMOTION** (“**Promotion**”) held by Bank Islam Brunei Darussalam Berhad (“**BIBD**”) (Company Registration No. RC00006420) from **18 NOVEMBER to 22 NOVEMBER 2026** **(“Promotion Period)”**

1. PROMOTION PERIOD

The Promotion will be held during the Promotion Period, or such other date(s) as may be determined/varied at BIBD’s sole discretion and as shall be notified by BIBD from time to time.

2. ELIGIBILITY

2.1 FINANCING AND CREDIT CARD APPLICATIONS

2.1.1. All new and existing BIBD Customers (individually referred to as **“Customer”** and collectively referred to as **“Customers”**) who successfully apply for Home Financing and Personal Financing products (Personal Financing is inclusive of Education Financing and Home Improvement Financing) (collectively **“Financing”**) or Credit Cards with BIBD are eligible for participation in the Promotion.

2.2 CREDIT AND DEBIT CARD TRANSACTIONS

2.2.1. In order to be eligible for participation in the Promotion, the Customers must make successful transactions using **BIBD Mastercard or VISA Credit Cards** i.e World, Platinum, Gold, Classic and **BIBD Mastercard Debit Cards** (collectively referred to as “**BIBD Cards**”) through Point-of-Sale (“**POS**”) terminals used by the participating merchants and/or digital transactions made by Customers through **BIBD QuickPay icon on BIBD NEXGEN Wallet at the BIBD Mega Karnival 2026.**

2.2.2. The following Customers are NOT eligible to participate in the Promotion:

a) Customers whose facilities with BIBD are in delinquent or past due status and/or those who are facing any form of legal proceedings including bankruptcy proceedings; and/or

b) Customers whose accounts have been suspended, cancelled or terminated for whatsoever reasons during the Promotion Period.

2.2.3 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 for payments will not qualify for purposes of participation in the Promotion.

2.2.4 All employees of BIBD and its subsidiaries, including the respective Management, Directors and members of the BIBD Shariah Advisory Body **("BIBD Group")** are **NOT eligible** to participate in the "SIUK Bah Campaign" Promotion.

3. ASPIRASI+ PLUS CAMPAIGN

3.1. Applications, sign-ups and transactions made during the Promotion period will be entitled to triple entries under Aspirasi+ Plus Campaign.

3.2. The Aspirasi+ Plus Campaign Terms & Conditions will apply. The Terms & Conditions can be referred at www.bibd.com.bn.

4. PROMOTION

4.1. During the **Promotion Period**, the following criteria and conditions must be met by the Customers to be eligible for the Promotion:

4.1.1. 'SIUK BAH CAMPAIGN' - BIBD MEGA KARNIVAL

A. ELIGIBLE PRODUCTS & ENTRIES

PRODUCT	CONDITIONS	DRAW ENTRIES
PERSONAL FINANCING PRODUCTS	Approved applications	• Every application/transaction will automatically entitle the Customer to 5 draw entry to the "**SIUK Bah Campaign**" • The cut-off time for the "SIUK Bah Campaign" draw entries is at 5.00 p.m on 22 November 2026.
CREDIT CARD APPLICATION	Approved applications	
BIBD ACCOUNT OPENING	Successful account opening	
ALL BIBD DEBIT & CREDIT CARD TRANSACTIONS	Any BIBD Debit and Credit Card transaction made at the BIBD Mega Karnival	
NEXGEN SERVICES REGISTRATION/ ACTIVATION	Successful registration/activation	

BIBD TOP UP VIA NEXGEN WALLET	Successful transaction	
QUICKPAY TRANSACTION	Successful transaction	
BIBD AT-TAMWIL NEW CAR FINANCING	Approved Application	
BIBD AT-TAMWIL USED CAR FINANCING	Approved Application	
BIBD AT-TAMWIL MOTORCYCLE FINANCING	Approved Application	
BIBD AT-TAMWIL CONSUMER PRODUCT FINANCING	Approved Application	
ACCOUNT OPENING VIA OLIVE BY BIBD	Successful Account Opening	

B. PRIZES FOR BIBD MEGA KARNIVAL SIUK BAH CAMPAIGN

TYPE	PRIZE
GRAND	• **Haj Package for 2 persons worth up to B$45,000.00***

TOP 4	• **Umrah Package worth up to B$12,000.00*** • **Euro Travel Package worth up to B$10,000.00** • **Asia Travel Package worth up to B$5,000.00** • **Staycation Package worth up to B$2,000.00**

**Please note that in the event a non -Muslim customer wins the Haj or Umrah package, the prizes shall be substituted with other prizes of similar value as determined by the Bank at its sole discretion.*

PRODUCT OFFERS DURING BIBD MEGA KARNIVAL 2026

PRODUCT	SIGN-UP GIFTS	FEE WAIVERS	CONDITIONS
HOME FINANCING PRODUCT *Note: For the avoidance of doubt, any applications for Home Financing shall only be eligible for participation in the Spend and Win and Aspirasi+ Campaign, and shall not be eligible for any other promotions.*	**BIBD Corporate Gift**	**<u>Option 1</u>** • **Preferential Annual Profit Rate (APR) 3.75%** • **Home Financing Subsidy of up to BND $10,000.00** • **100% on Processing Fee Waiver** **<u>Option 2</u>** • **Preferential Annual Profit Rate (APR) 4.00%** • **Home Financing Subsidy of up to BND $15,000.00** • **100% on Processing Fee Waiver**	• Approved application • Restructuring and Rescheduling are excluded • Minimum financing amount of B$150,000.00

PERSONAL FINANCING PRODUCT	**BIBD Corporate Gift**	**50%** **on Processing Fee Waiver**	• Approved application • Minimum financing of B$10,000.00 • Excludes bundled applications with Home Improvement Financing or Consolidation Financing Scheme rescheduling
CREDIT CARD	**BIBD Corporate Gift**	**Assignment of Salary or Underlien with Aspirasi/Term Deposit** **5 years Annual Fee Waiver**	• For new customer • For new additional Card for existing cardholders • For Primary Card ONLY • This is applicable for Local and Permanent Resident Only
		Assignment of Salary or Underlien with Aspirasi/Term Deposit **3 years Annual Fee Waiver**	• For new customer • For new additional Card for existing cardholders • For Primary Cards ONLY • This is applicable for Foreigner Only

AMAN TRAVEL CARD	**Exclusive Aman Travel Merchandise** **(Limited to first 50 successful applicants only)**	**<u>Assignment of Salary or Underlien with Aspirasi/Term Deposit</u>** **5 years Annual Fee Waiver**	• For new customer • For new additional Card for existing cardholders • For Primary Card ONLY • This is applicable for Local and Permanent Resident Only
		<u>Assignment of Salary or Underlien with Aspirasi/Term Deposit</u> **3 years Annual Fee Waiver**	• For new customer • For new additional Card for existing cardholders • For Primary Card ONLY • This is applicable for Foreigner Only
EASY PAYMENT PLAN Retail transactions made using: • BIBD Credit World Mastercard and any sub-cards under World Mastercard category • BIBD Credit Gold Mastercard • BIBD Credit Classic Mastercard • BIBD Credit Visa Platinum BIBD Credit Visa Gold	**N/A**	**100% Processing Fee Waiver**	• 6 or 12 Months of Tenor with Minimum Purchase Amount of B$300 – B$3,000 • 18 or 24 Months of Tenor with Minimum Purchase Amount of B$1,200 – B$6,000 • 36 Months of Tenor with Minimum Purchase Amount of B$1,200 – B$6,000 • Approved EPP application with a **six (6) or twelve (12), or eighteen (18) or twenty-four (24) and thirty-six (36)** months tenor during the Roadshow Period

BIBD Flex	**Exclusive BIBD Flex Merchandise (Limited to first 50 successful applicants only)**	**N/A**	• Approved Application
BIBD Aspirasi	**BIBD Corporate Gift**	**N/A**	• Successful Aspirasi subscription with a minimum of B$50.00
NEXGEN Wallet and it's Services **(VCard and QuickPay)**	**BIBD Corporate Gift**	**N/A**	• Successful of activation(s) or update • Proof needs to be verified at the BIBD Booth at the **BIBD MEGA KARNIVAL** only

ADDITIONAL OFFERS DURING BIBD MEGA KARNIVAL 2026

Credit Card Reward	Offer	Conditions
BIBD Hadiah Points	**40% Extra Royal Skies Miles**	• Conversion needs to be made or request at "BIBD MEGA KARNIVAL Booth" • Capped at 20,000 per card holder throughout the 5 days

Note: BIBD Credit Card Annual Fees can be referred to BIBD's Schedule of Tariffs which can be found at www.bibd.com.bn

C. PRIZE ANNOUNCEMENT & PRIZE PRESENTATION

The Grand Prize and the Top 4 prizes will be announced at the BIBD Mega Karnival event on **22 November 2026**.

All the winners will be announced and contacted by the Bank in due course. Winners who are not able to attend may send a representative provided there is an authorization letter from the Winner stating the names and IC details of both the Winner and representatives attached with copies of the Identity Cards of both the Winner and the Representative for verification purposes.

Where a winner appoints a representative and submits the representative's personal data to BIBD to receive the prize on their behalf, the Winner warrants and represents that the representative has been informed of and has given their consent to BIBD's collection, use and disclosure of their personal data for verification and prize fulfilment purposes. The Winner shall be responsible for ensuring that such consent has been properly obtained prior to providing the representative's personal data to BIBD for these purposes.

BIBD may also at the point of prize collection obtain confirmation of such consent directly from the representative. The representative's consent shall then be treated as their express consent for the use of their personal data for these purposes.

4.1.2. 'SPEND & WIN'- BIBD MEGA KARNIVAL

TRANSACTIONS MADE VIA BIBD DEBIT OR CREDIT CARDS AND vCard during the Roadshow Period.

TRANSACTIONS	CRITERIA	INSTANT PRIZE DIP CATEGORY
Any transactions made using **BIBD Debit, Credit Cards or vCard (inclusive of transaction made with BIBD Cards via QuickPay)** : • BIBD World Mastercard • BIBD Gold Mastercard • BIBD Classic Mastercard • BIBD Debit World Mastercard • BIBD Debit Mastercard (including Flex) • BIBD Visa Gold/Platinum • BIBD Virtual Prepaid Mastercard ("vCard")	• Transaction(s) made at the BIBD MEGA KARNIVAL 2026 **ONLY** • Any transaction made will be entitled for **"Instant Prize Dip"**. • This will be on a first come first serve basis and while stocks last.	Eligible to win one of the following prizes: • iPhone Duo x 1 • iPhone 18 Pro x 1 • Samsung Galaxy Fold 8 Ultra x 1 • Samsung Galaxy Fold 8 x 1 • Samsung Galay Flip 8 x 1 • Apple Watch Ultra 4 x 1 • Apple Watch Series 12 x 1 • Apple Watch Series 11 x 1 • Apple Watch SE 3 x 1

		• Philips 32 Inch Google Smart TV x 10 • Konka 32 Inch Non-Smart TV x 15 • Ninja Blast Personal Portable Blender x 10 • Matrix Round Table Fan x 20 • Jisulife 10s Handheld Fan x 5 • Maasaii Tabletop Air Purifier x 10 • Open Air Ticket to Ho Chi Minh For 2 x 1 • Open Air Ticket to Jakarta for 2 x 1 • Open Air Ticket to Kuala Lumpur for 2 x 1 • Open Air Ticket to Kuching x 1 • iPad Air x 1 • Kodap PixPro x 1 Dji Osmo x 1 • Analog Starter Kit x 1 • Insta 360 GO x 1 • Havit H2590BT Headset x 5 • Havit H612BT Headset x 10 • BIBD Corporate Gifts • Mastercard Merchandise

		• Visa Merchandise • BYD Merchandise • Boustead Merchandise

5. PRIZES

5.1. Prizes are non-exchangeable for cash or any other items and are non-transferable.

5.2. Customers acknowledge that BIBD shall be at liberty to substitute any of the prizes with other items of similar value with notice to the customers without assigning any reason thereto.

5.3. If BIBD subsequently determines that a person is ineligible or has been disqualified for whatever reason, BIBD may at its discretion reclaim the prize and award it to such person(s) or deal with the prize in such manner as it solely deems fit.

5.4. No person shall be entitled to any payment or compensation from BIBD should any prize be forfeited or reclaimed under this Promotion.

6. GENERAL

6.1. By participating in the Promotion, the Customers expressly agree to be bound by these Terms.

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

6.3. BIBD reserves the right to amend or vary these Terms either wholly or partly at any time with at least three (3) business days prior notice to the Customers through any means BIBD deems appropriate.

6.4. BIBD shall not be held liable for any and/or all form of losses or damage suffered or incurred by the Customers as a direct or indirect result of any extension, cancellation, termination or suspension of the Promotion or due to any event beyond the reasonable control of BIBD.

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

6.6. 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.

6.7. The Customers acknowledge and agree that BIBD may collect, use and disclose their personal data for the purpose of administering this Promotion including but not limited to verifying eligibility, contacting winners, conducting prize announcements and for any other purposes reasonably related to the Promotion.

6.8. The Customers further consent to BIBD's use and disclosure of personal data (including any images and videos captured during the prize announcements) for marketing purposes in connection with this Promotion including publication on BIBD's social media platforms and other communication channels. Such consent is voluntary, and Customers may opt out of marketing communications or withdraw their consent for the use and disclosure of their personal data, including images and videos for marketing purposes by notifying BIBD through BIBD Contact Centre

6.9. All personal data collected in connection with this Promotion will be collected, used, disclosed and protected in accordance with BIBD's Privacy Policy and the Personal Data Protection Order (PDPO) 2025 of Brunei Darussalam.