

BIBD CREDIT CARD PRIVILEGE WITH INTEGRATED COMMUNICATIONS SDN BHD (“INCOMM”) - FREQUENTLY ASKED QUESTIONS (FAQ)**1. What is this Promotion about?**

BIBD Credit Cardholders can enjoy:

- A B\$100 discount on the purchase of any iPhone 18 Series, limited to the first fifty (50) eligible BIBD Credit Card transactions on a first-come, first-served basis.
- One (1) complimentary Travel Adapter (estimated retail value of BND40) and one (1) Apple AirTag (estimated retail value of BND98) with every eligible iPhone 18 Series purchase, subject to availability and while stocks last.
- Processing fee waiver for approved Easy Payment Plan (EPP”) applications with six (6) months or twelve (12) months tenor, subject to the applicable EPP terms and conditions.

The Promotion is exclusively available at participating INCOMM outlets in Brunei Darussalam.

2. When is the Promotion Period?

The Promotion runs from 5 October 2026 until 31 October 2026, unless otherwise determined and notified by BIBD.

3. Who is eligible for this Promotion?

The Promotion is open to all new and existing BIBD Credit Cardholders whose accounts are in good standing, including:

- 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 BIBD 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 each qualify with one (1) BIBD Credit Card eligible transaction.

5. Which purchases qualify for the Promotion?

Only purchases of any iPhone 18 Series model made using an eligible BIBD Credit Card at participating INCOMM outlets and processed through BIBD POS terminals qualify for the Promotion.

6. What iPhone models are included?

All models under the iPhone 18 Series are eligible for Promotion.

7. Will I still receive the complimentary Travel Adapter and AirTag if the discount allocation has been fully utilised?

Yes. The complimentary Travel Adapter (estimated retail value of BND40) and Apple AirTag (estimated retail value of BND98) are separate promotional benefits and remain subject to availability and the Promotion Terms and Conditions. The Customers are advised to confirm the availability of the items with INCOMM at the point of purchase.

8. Is there a limit on the number of iPhones I can purchase under this Promotion?

Yes. Each eligible BIBD Credit Card is entitled to one (1) promotional purchase of an iPhone 18 Series under this Promotion, subject to the Promotion’s Terms and Conditions and availability of promotional benefits.

9. Can I use multiple BIBD Credit Cards to obtain multiple offers?

The offer is limited to one iPhone 18 Series per BIBD Credit Card, subject to the Promotion's Terms and availability.

For example: If you hold both a **BIBD Credit Visa Platinum** and a **BIBD Credit World Mastercard**, you may qualify for the offer twice by making one (1) eligible transaction with each card.

10. Which INCOMM outlets are participating?

- a) Samsung Experience Store Gadong
- b) INCOMM The Mall Store
- c) INCOMM Seria
- d) INCOMM Rimba Point.

11. Do cash withdrawals qualify for this Promotion?

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

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

Your BIBD Credit Card account must:

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

13. Can BIBD employees participate?

Yes. Employees of BIBD and its subsidiaries, including the management, directors, and members of the BIBD Shariah Advisory Body, are eligible to participate in the Promotion.

14. 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.

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

BIBD reserves the right to:

- Disqualify participation.
- Withdraw the promotional benefits.
- Withdraw, reverse and/or recover any promotional benefit granted under the Promotion.

16. 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.

17. 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 is available at www.bibd.com.bn.

18. 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 participating INCOMM outlets.