

BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - NETCOM COMPUTER HOUSE (“Netcom”)

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

1. PROMOTION PERIOD

- 1.1 The Promotion will take place from **1 October 2023 until 31 March 2024 (“Promotion Period”)** or such other date(s) as may be determined/varied and notified by BIBD, at its sole discretion from time to time.

2. ELIGIBILITY

- 2.1 This Promotion is exclusively for BIBD Customers holding BIBD Cards (“Cardholders”) whose account(s) are in good standing.
- 2.2 The following Cardholders shall not be eligible or qualified to participate in this Promotion:
- a) Cardholders whose accounts have been suspended, cancelled or terminated for whatsoever reasons during the Promotion Period; and/or
 - b) 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 transactions made using BIBD Mastercard / VISA Credit Cards (World, Platinum, Gold and Classic) and Mastercard Debit Cards (including World) (collectively “**BIBD Cards**”) at any Netcom outlets in Brunei Darussalam will be eligible for participation in this Promotion.
- 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) or over the counter will not qualify for purposes of inclusion in the Promotion.
- 2.5 All employees of BIBD including the Management and Directors of BIBD as well as the subsidiaries (“BIBD Group”) and members of BIBD’s Shariah Advisory Body and its subsidiaries and employees of Netcom are eligible to participate in this Promotion.

3. PROMOTION MECHANICS

- 3.1 During the Promotion Period, transactions made by BIBD Cards which are approved, cleared and settled through **BIBD Point of Sale (POS) terminals** will be eligible for the following lucky draw:

BIBD Cards	Number of Entries Entitled
Applicable purchase(s) using: <ul style="list-style-type: none"> a. BIBD World Mastercard b. BIBD Gold Mastercard c. BIBD Classic Mastercard d. BIBD Credit Visa Platinum e. BIBD Credit Visa Gold f. BIBD Debit World Mastercard g. BIBD Debit Mastercard 	<ul style="list-style-type: none"> • Lucky draw entries are card bound i.e same card account, accumulated entries. • The first purchase will earn 1 entry for the lucky draw. • Every subsequent purchase with accumulative amount of \$100 = 1 additional entry on the same card account. • E.g. Cardholder’s purchase(s) during the Promotion Period: <ul style="list-style-type: none"> ➢ 1st purchase of \$150 on 10th Oct’23 = 2 entries; ➢ 2nd purchase of \$60 on 23rd Nov’23 = 1 entry; ➢ 3rd purchase of \$250 on 30th Nov’23 = 2 entries; ➢ Total Accumulated Entries = 5 entries.

4.2 Easy Payment Plan (“EPP”):

BIBD Credit Cards	Criteria	Offer
Applicable purchase(s) using: <ol style="list-style-type: none"> BIBD Credit World Mastercard BIBD Credit Gold Mastercard BIBD Credit Classic Mastercard BIBD Credit Visa Platinum BIBD Credit Visa Gold 	Approved EPP application with a six (6), twelve (12), eighteen (18) or twenty-four (24) months tenor during the Promotion Period.	Processing fee waiver (worth BND40 or BND70 per EPP application)

4.3 The Prizes to be given away under the Lucky Draw are:

Lucky Draw Prizes	Number of Winner
Grand Prize: Apple iPhone 15 Pro Max	1
2 nd Prize: Apple iPhone 15	1
3 rd Prize: Samsung S23	1
4 th Prize: Samsung Z Fold	1
5 th Prize: Samsung Z Flip	1
6 th Prize: Apple iPhone 14 Pro Max	1
7 th Prize: Apple iPhone 14 Plus	1
8 th Prize: DELL 16-inch laptop	1
9 th Prize: Dell 14-inch laptop	1
10 th Prize: DELL Desktop	1
11 th Prize: Apple Watch S8	1
12 th Prize: Apple AirPods Max	1
13 th Prize: Dyson Hairdryer	1
14 th Prize: BND500 Netcom voucher	1
15 th Prize: BND300 Netcom voucher	1

- 4.4 The prize presentation will be held on such dates as BIBD or Netcom may determine at their sole discretion.
- 4.5 BIBD reserves the right to select/draw other winners or to replace/substitute any winner who is or may have been found to be ineligible or disqualified without providing any reason whatsoever to any person.
- 4.6 If BIBD 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 it in any manner as it deems fit.
- 4.7 Prizes are non-transferable and cannot be exchanged for cash or any prizes-in-kind.
- 4.8 BIBD or Netcom reserves the right to substitute or replace any and all of the prizes with any other item(s) of similar market value without having to assign any reason.

- 4.9 Prizes are provided on an “as is” basis. Cardholders acknowledge that any disputes in relation to the lucky draw prizes are to be resolved directly with Netcom.
- 4.10 No person shall be entitled to any payment or compensation from BIBD should any prize be forfeited or reclaimed under this Promotion.

5. GENERAL

- 5.1 By participating in the Promotion, the Cardholders expressly agree to be bound by these Terms.
- 5.2 The Terms contained herein are in addition and without prejudice to BIBD Cards’ terms and conditions including the usage of the BIBD Cards 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 3 days’ notice to the Cardholders.
- 5.4 BIBD shall not be held liable for any and/or all form of losses or damages suffered or incurred by the 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 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.