

**BIBD CREDIT CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - AUTOMOTIVE RAMADHAN CAMPAIGN**

The following Terms and Conditions (“**Terms**”) apply exclusively to the BIBD CARD PRIVILEGE PROMOTION (“**Promotion**”) held by Bank Islam Brunei Darussalam Berhad (“**BIBD**”).

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**1. PROMOTION PERIOD**

- 1.1 The Promotion will take place from 15 March 2024 until 31 May 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 Credit Cards and BIBD Debit Cards (“**Cardholders**” and “**BIBD Cards**” respectively) whose accounts are in good standing with the Bank.
- 2.2 The following Cardholders shall not be eligible or qualified to participate in the 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) at participating merchant 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) (“**ATMs**”) 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 and members of BIBD’s Shariah Advisory Body (“**SAB**”) and its subsidiaries are eligible to participate in this Promotion.

**3. PARTICIPATING MERCHANTS**

- 3.1. The following are the list of participating merchants in this Promotion (“**Participating Merchants**”). The list is not exhaustive and may be subject to change from time to time by BIBD:

No.	Participating Outlets
1.	Hock Siong Hin Workshop
2.	JMA Volkspeed Motorsport Sdn Bhd
3.	Gadong Auto Parts (Beribi only)
4.	Malpy Machinery (B) Sdn Bhd
5.	KR-OE Parts Store
6.	Service Masters Enterprise (FEYNLAB)

7.	K.M.O TRADING COMPANY (MEGUAIR'S)
8.	Carpro Brunei
9.	Wingz Auto Part & Tyre Co
10.	Systemair Enterprise (Sengkurong only)
11.	The Tyreshop Company
12.	Piasau Jaya Automotive Centre Sdn Bhd
13.	Greenlane Sdn Bhd (CAR WASH JAPAN)

#### 4. PROMOTIONAL OFFERS AND CONDITIONS

NO.	Merchant Name	Promotion Offers
1	Hock Siong Hin Workshop	<p>10% discount for payments made via BIBD Credit Cards for vehicle service which includes:</p> <ol style="list-style-type: none"> <li>1. Free 29 points check</li> <li>2. Free battery test</li> <li>3. Free brake fluid test</li> <li>4. Free car wash</li> </ol> <p>Conditions:</p> <ol style="list-style-type: none"> <li>1. Lubricants &amp; oil filter must be purchased from Hock Siong Hin Auto Workshop</li> <li>2. Genuine filters &amp; tyre purchase are not included in the offer</li> <li>3. Honda vehicles under warranty are only entitled to discounts for engine oil &amp; service charges (Other maintenance parts are discounted).</li> </ol>
2	JMA Volkspeed Motosport Sdn Bhd	10% Discount for payments made via all BIBD Credit and Debit Cards for Engine Service
3	Gadong Auto Parts & Services (Beribi only)	<p>Discount is for vehicle spare parts only (excluding labour &amp; lubricant)</p> <ul style="list-style-type: none"> <li>• 30% discount for World Credit Cards</li> <li>• 25% discount for Platinum Credit Cards</li> <li>• 20% discount for Gold/Classic Credit Cards and Debit cardholders</li> </ul>
4	Malpy Machinery (B) Sdn Bhd	<p>Discounts for World Card and Platinum Cardholders for the following items :-</p> <ul style="list-style-type: none"> <li>• RZOIL - 15%</li> <li>• MANNOL - 15%</li> <li>• BATTERY - 10%</li> </ul> <p>Discount for Classic/Gold/Debit Cardholders for the following items :-</p>

		<ul style="list-style-type: none"> <li>• RZOIL - 10%</li> <li>• MANNOL - 10%</li> <li>• BATTERY - 5%</li> </ul>
5	KR-OE Parts Store	Discount on vehicle parts for both Debit and Credit Cardholders: <ul style="list-style-type: none"> <li>• World credit cardholders - 35%</li> <li>• Platinum credit cardholders - 30%</li> <li>• Classic/Gold and Debit/Debit world - 25%</li> <li>• Vehicle lubricants and battery are not included on the discount offer.</li> </ul>
6	Service Master Enterprise (FEYNLAB)	20% off for Coating & Polishing services and PPF Installation.
7	K.M.O Trading Company (MEGUAIR'S)	15% off for both BIBD Debit and Credit Cardholders: <ul style="list-style-type: none"> <li>• New tires</li> <li>• Tire service</li> <li>• Car repair</li> <li>• Wheel alignment</li> <li>• Car detailing products</li> </ul>
8	Carpro Brunei	20% off for both BIBD Debit and Credit Cardholders: <ul style="list-style-type: none"> <li>• Only for full package car wash and detailing</li> </ul>
9	Wingz Auto Part & Tyre Co (Mentiri only)	For both Debit and Credit Cardholders offers are as follow: Change <b>Four</b> tires above 14 inch and get free alignment. For motor oil offer price: <ul style="list-style-type: none"> <li>• Shell Helix HX7 10W-40 (4L) - \$30</li> <li>• Shell Helix HX7 5W-30 (4L) - \$32</li> </ul> Motor oil from Korea <ul style="list-style-type: none"> <li>• Hyundai Xteer G800 5W-30 (4L) - \$32</li> <li>• Hyundai Xteer G800 5W-40 (4L) - \$36</li> <li>• Hyundai Xteer G700 5W-30 (4L) - \$27</li> <li>• Hyundai Xteer G700 10W-40 (4L) - \$27</li> <li>• Hyundai Xteer G500 15W-40 (4L) - \$18</li> <li>• Hyundai Xteer G500 20W-50 (4L) - \$18</li> </ul>
10	Systemair Enterprise (Sengkurong only)	For both Debit and Credit Cardholders offers are as follow: Change <b>Four</b> tires above 14 inch and get free alignment. For motor oil offer price: <ul style="list-style-type: none"> <li>• Shell Helix HX7 10W-40 (4L) - \$30</li> <li>• Shell Helix HX7 5W-30 (4L) - \$32</li> </ul> Motor oil from Korea

		<ul style="list-style-type: none"> <li>Hyundai Xteer G800 5W-30 (4L) - \$32</li> <li>Hyundai Xteer G800 5W-40 (4L) - \$36</li> <li>Hyundai Xteer G700 5W-30 (4L) - \$27</li> <li>Hyundai Xteer G700 10W-40 (4L) - \$27</li> <li>Hyundai Xteer G500 15W-40 (4L) - \$18</li> <li>Hyundai Xteer G500 20W-50 (4L) - \$18</li> </ul>
11	The Tyreshop Company	<p>50% Discount for all BIBD Credit and Debit Cards on tyre services, as follows:</p> <ol style="list-style-type: none"> <li>Wheel Balancing</li> <li>Wheel Alignment</li> <li>Camber Adjustment</li> </ol> <p>Free car wash (interior and exterior) for every purchase of <b>4pcs of tires replaced.</b></p>
12	Piasau Jaya Automotive Centre Sdn Bhd	<p>BIBD Credit and Debit Cards are eligible to receive a BND20 voucher for their subsequent visit upon spending BND100 or more.</p>
13	Greenlane Sdn Bhd (Car Wash Japan)	<p>15% Discount for all BIBD Credit and Debit Cards on following coating packages:</p> <ol style="list-style-type: none"> <li>Package A - 1 Year - BND500 all sizes</li> <li>Package B - 3 Year - BND700 all sizes</li> <li>Package C - 5 Year - BND900 all sizes</li> </ol>

## 5. LUCKY DRAW MECHANICS

5.1. During the Promotion Period, transactions made with BIBD Debit and Credit Cards which are approved, cleared and settled through BIBD Point-of-Sale (“POS”) terminals at participating merchants will be eligible for the following offers, subject to the corresponding conditions:

BIBD Cards	Number of Entries Entitled
<p>Retail transactions made with BIBD Credit Cards that are approved and cleared through BIBD POS terminal:</p> <ol style="list-style-type: none"> <li>BIBD World Mastercard</li> <li>BIBD Gold Mastercard</li> <li>BIBD Classic Mastercard</li> <li>BIBD Credit Visa Platinum</li> <li>BIBD Credit Visa Gold</li> <li>BIBD Corporate Credit Gold Mastercard</li> </ol>	<ul style="list-style-type: none"> <li>Every approved transaction (in a single receipt) will earn 2 entry tickets for the lucky draws.</li> </ul> <p>Every cumulative BND50 spend (in a single receipt) will earn additional 2 entry tickets for the lucky draws.</p> <p><i>Example:</i></p> <p><i>Transaction of BND120 (in a single receipt) will earn total of 6 lucky draw entry tickets.</i></p>

<p>Retail transactions made with BIBD Debit Cards that are approved and cleared through BIBD POS terminal:</p> <ol style="list-style-type: none"> <li>a. BIBD Debit World Mastercard</li> <li>b. BIBD Debit Mastercard</li> </ol>	<ul style="list-style-type: none"> <li>• Every approved transaction (in a single receipt) will earn 1 entry ticket for the lucky draws.</li> </ul> <p>Every cumulative BND50 spend (in a single receipt) will earn additional 1 entry ticket for the lucky draws.</p> <p><i>Example:</i></p> <p><i>Transaction of BND100 (in a single receipt) will earn total of 3 lucky draw entry tickets.</i></p>
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## 6. LUCKY DRAW PRIZES

6.1. Winners of the lucky draw will be picked throughout the duration of this Promotion. The prize presentation event will be held on such dates as BIBD or the Participating Merchants may determine at their sole discretion.

6.2. The Prizes to be given away under this Promotion are:

Approved BIBD Card Usage	Prizes	Number of Winner(s)
Grand Prize	\$1000 cash rebate	1
Second Prize	\$600 cash rebate	1
Third Prize	\$400 cash rebate	1
Consolation Prize	\$200 cash rebate	15

6.3. A random selection of Cardholders will be drawn from the pool of eligible entries within the Promotion Period (“Drawn Entries”).

6.4. Winners will be picked from the Drawn Entries and 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.

6.5. 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 it in any manner as it deems fit.

6.6. Prizes are non-transferable and cannot be exchanged for any other items or cash.

## 7. GENERAL

7.1. By participating in the Promotion, the Cardholders expressly agree to be bound by these Terms.

7.2. 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.

7.3. BIBD reserves the right to amend or modify any of these Terms either wholly or partly at any time at with minimum 3 business days’ notice to the Cardholders.

- 7.4. 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.
- 7.5. In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 7.6. BIBD 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.
- 7.7. 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.