

BIBD CREDIT CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - SUNGKAI TREATS

The following Terms and Conditions (“Terms”) apply exclusively to the **BIBD CARDS 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 18th March 2024 until 7th April 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 merchants’ 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. PROMOTION MECHANICS

- 3.1 During the Promotion Period, the following criteria and condition must be met to be eligible for the discount:

Criteria	Condition
Every purchase transaction via BIBD Point of Sale (“POS”) terminals using: <ul style="list-style-type: none"> a. BIBD Credit World Mastercard b. BIBD Credit Gold Mastercard c. BIBD Credit Classic Mastercard d. BIBD Credit Visa Platinum e. BIBD Credit Visa Gold f. BIBD Debit World Mastercard g. BIBD Debit Mastercard 	Retail transactions made through the Participating Merchants’ POS terminals which are approved, cleared and settled.

3.2 Discount offers:

Card	Discount	Conditions
a. BIBD Credit World Mastercard	40%	1. Minimum transaction of BND60.00 in a single receipt . 2. Maximum discount amount is capped at BND60.00 . 3. Applicable for dine-in only . Discounts are not applicable for takeaway or outside catering. 4. Discount is limited to one (1) transaction per BIBD Card per participating merchant outlet per day. 5. Splitting of bills is not permitted. 6. Selected item(s) may be excluded from the Promotion by the participating merchants.
b. BIBD Credit Visa Platinum	30%	
c. BIBD Credit Visa Gold d. BIBD Credit Gold Mastercard e. BIBD Credit Classic Mastercard	20%	
f. BIBD Debit World Mastercard g. BIBD Debit Mastercard	10%	

3.3 If BIBD subsequently determines that a Cardholder is ineligible or is not entitled to a discount for any reason whatsoever, BIBD has the sole discretion to reclaim the discount.

4. PARTICIPATING MERCHANTS

4.1 The following list comprises of merchants who are those participating in the Promotion (“Participating Merchants”):

No.	Merchant Name	Address
1	ABC Eats	No 2B & 2 C (Behind Shell Mabohai) Kg Mabohai
2	All Seasons Dim Sum (Aman Hills)	Aman Hills Shopping Centre, Kg Sungai Tilong
3	All Seasons Dim Sum (Seri)	F-01, 1st Floor, Plaza Abdul Razak, Jalan Laksamana Abdul Razak, Batu 1
4	All Seasons Dim Sum (Times Square)	F7, 1st Floor, Times Square Shopping Complex, Simpang 13-29, Berakas
5	Anjung Saujana Restaurant	Departure Hall, Brunei International Airport
6	Bann Nucha (Gadong)	The Mall, Abdul Razak Complex, Gadong

7	Bann Nucha (Kiulap)	Unit F13, 1st Floor, Impiana Jaya Complex, Kiulap
8	Bello Café	Unit L 1/12, Ground Floor, Seri Q-Lap Mall, Kg Kiulap
9	Belluno Café	Unit 1-3, 1st Floor, Block G, Jalan Batu Bersurat
10	Bess Thai Food	No.3, Block H, Batu Bersurat, Kampong Pengkalan Gadong
11	Bondaku Kopitiam & Catering	L1/22 Ground Floor, Seri Kiulap Mall. Kiulap
12	Bistrodeli Café	Badi'ah Hotel, 1 Jalan Tutong, BSB
13	Buccaneer Restaurant	Lot94, Jalan McKerron, Kuala Belait KA1131
14	Charcoal BBQ & Grill	Km 2.5, Jalan Tutong, The Crowne Princess Complex, BSB
15	CheezBox Restaurant	The Mall, Abdul Razak Complex, Gadong
16	Coffee Bean & Tea Leaf (Kiulap)	Lot 22083, Open Area, Bangunan Setia Kenangan, Block C, EDR No. 20521
17	Coffee Bean & Tea Leaf (Mata-Mata)	Supa Save Mata-Mata, No.1, Block C, Jalan Gadong
18	Coffee Bean & Tea Leaf (One Riverside)	Unit B1-G, One Riverside, Gadong
19	Coffee Bean & Tea Leaf (Onecity)	Onecity , Simpang 134, 6 Jalan Utama Salambigar
20	Coffee Bean & Tea Leaf (Seria)	Supa Save Seria, No.1A, Kg Lorong 14 Barat Mukim Seria
21	Coffee Bean & Tea Leaf (Times Square)	Times Square Shopping Centre Spg 13-29, Jln Berakas 'A
22	Egg Monster	Unit 3/4, Block A, An-Nuha Building, Tanjung Bunut
23	Emperor's Court	Hua Ho Manggis Mall, 3rd Floor, Jalan Muara
24	Excipade (Jaya Setia)	Unit 8 & 9, Block A, Jaya Setia, Berakas

25	Excapade (Kuala Belait)	Unit 1 & 2, Block B, Bangunan Pg. Hj. Hashim Phmj, Kuala Belait
26	Excapade (Regent Square)	Unit 1 & 2, Block A, Ground Floor, Regent Square, Kiulap
27	Excapade (Serusop)	Unit 4 & 5, Simpang 86, Komplek PHB, Delima Satu
28	Excapade(Jerudong)	Unit 1 and 2, Ground and First Floor, Lot 49773, Kampong Jerudong, Sengkurong
29	Feshco Sungkai Mega Buffet (Onecity)	Onecity, Simpang 134, 6 Jalan Utama Salambigar
30	GK Restaurant (Batu Bersurat)	Unit 1-3, 1st Floor, Block G, Jalan Batu Bersurat
31	GK Restaurant (Sg Hanching)	Spg 490-3, Unit 1-3, Block A, Ground Floor, Kg Sg Hanching
32	Goldiana Lounge	Mulia Hotel, Simpang 9, Kg. Anggerek Desa, Jalan Berakas
33	Grand Topaz	Unit A7-10, Ground Floor, Block A, Jerudong Complex
34	Grills and More	Unit 3, 1st & Ground Floor Block C Bangunan Hjh Abdul Rahman & Hjh Siti Ajar & Anak-Anak Kg Kiulap
35	Gusto Italian	1, Ground Floor, Block D, Bgn Abdul Rahman, Kg Kiulap, Gadong
36	I Lotus Restaurant	No.20, Simpang 12-26, Perumahan Rakyat Jati, Kg Rimba
37	Indian Delights	Sungai Akar Sentral, Simpang 158, Jalan Sungai Akar
38	Iskandar Curry House	Unit B5, One Riverside, 1 Jln Gadong
39	Iskandar Curry House	nit 15, Ground Floor, Bangunan Awang Haji Ibrahim, Kg. Lambak B
40	Kaizen Sushi	Yayasan Sultan Haji Hassanal Bolkiaah Complex, Jalan McArthur

41	KB Sentral Grand Buffet (KB Sentral)	KB Sentral Shopping Centre, Jalan Pandan Lima, Kuala Belait
42	Kimchi Restaurant	1st Floor Block B Regent Square Kg Kiulap
43	Misato Japanese Restaurant	unit 203, Mabohai Shopoing Complex. Mabohai
44	Nasi Talam	1st floor, Impiana Jaya Complex, Kiulap
45	New Star Box Café & Grill	Unit 18-19, Block C, Hau Man Yong Complex, Kiulap
46	Nyonya (Gadong)	No. 3, Hasbullah Building, 1 Jln Gadong, Gadong
47	Nyonya (Regent Square)	No.F7 & F8, GF, Block F, Setia Kenangan, Kiulap
48	Old Time Kopitiam	Block A no. 8 Bangunan Warisan Complex, Simpang 24 Gadong, Jln Gadong,
49	Papparich	Ground Floor, Block G, Abdul Razak Complex, Jalan Gadong
50	Pastamania	Ground Floor KB Sentral Shopping Centre Jalan Seri Maharaja Kampong Mumong KB
51	Pastamania	Times Square Shopping Centre Spg 13-29, Jln Berakas 'A
52	Pastamania	Tanjung Bunut
53	Pattaya Thai Food	Spg 607, Ground Floor Bgn Pg Hjh Rafiah , Jalan Gadong Beribi
54	Pattaya Thai Food	Simpang 302, Sg Lampai, Jalan Kota Batu, BSB
55	Plutoice Restaurant & Catering	Jalan Gates, Kuala Belait
56	Pondok Sari Wangi (Gadong)	Block A, No.12-13, Abdul Razak Complex, Jalan Gadong
57	Pondok Sari Wangi (Jerudong)	Jerudong Park Food Court Phase 1, Kg Jerudong
58	Red Canopy	Unit 8, Block A, Qlap Complex, Simpang 88 Kampong Kiulap

59	Roots powered by Rack & Brew	Brunei Tennis Club, Sports Complex, Berakas
60	Samay Restaurant	Unit 8 & 9, Ground Floor, Block C, Sempurna Complex, Batu Bersurat
61	Santuari	Panaga Club, E5, Simpang 464, Jalan Utara, Kg Panaga, Seria
62	Secret Recipe	Simpang 77-18, Unit 7,8,9, Ground Floor, Seri Delima, Kg Serusop
63	Serikandi Café & Restaurant	Mutiara Function Hall, Simpang 217-5-54 Unit: B5 & B6, Eng Ho Complex, Blok: B, Lembuhraya Tungkulink Gadong
64	Sushi Tei (Aman Hills)	Aman Hills Shopping Centre, Jalan Aman, Kg Manggis
65	Sushi Tei (Seri)	F-02, 1st Floor, Plaza Abdul Razak, Jalan Laksamana Abdul Razak, Batu 1
66	Tandoor.com	4, 1st Floor, Bgn. Majid Mohamad, Spg. 235-7, Jalan Pasar Baharu, Gadong
67	Tassek Brasserie	Radisson Hotel Brunei Darussalam, Jalan Tasek, BSB
68	The Rizqun Coffee House	The Rizqun International Hotel, Jalan Gadong
69	The White Sand Cafe	Unit 1.28, 1st Floor , The Mall Gadong
70	Vanda Restaurant	Mulia Hotel, Simpang 9, Kg. Anggerek Desa, Jalan Berakas
71	Wafa Hotel & Apartment	Level 1 , Annajat Complex, Lot 71077, Kampong Mata-Mata, Mukim Gadong
72	Ximply Chriz	One Riverside, 1 Jln Gadong
73	Yin Yang Café	Block D , Unit 1 , Bangunan Pg Haji Menudin & anak-anak, Batu Bersurat jalan tungku link Gadong

NOTE: The above list of Participating Merchants may be subject to changes from time to time. Cardholders will be notified of any such changes via any modes of communication BIBD solely deems appropriate.

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 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 business 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.