

## BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - J3SMART SDN BHD (“J3smart”)

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 **20 May 2024 until 31 July 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 Mastercard / VISA Credit Cards (World, Platinum, Gold and Classic) and BIBD MasterCard Debit Cards (“Cardholders” and “BIBD Cards” respectively) whose account(s) are in good standing with BIBD.
- 2.2 The following Cardholders shall not be eligible or qualified to participate in this Promotion:
- Cardholders whose accounts have been suspended, cancelled or terminated for whatsoever reasons during the Promotion Period; and/or
  - 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 Cards** at **J3smart’s webstore** (<https://www.j3smart.com>) 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 and its subsidiaries including the Management and Directors of BIBD and its subsidiaries (“**BIBD Group**”), 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, transactions made by BIBD Cards will be eligible for the discount, subject to the following conditions:

BIBD Cards	Discount	Conditions
Transactions through J3smart’s webstore: <ol style="list-style-type: none"> <li>BIBD Credit World Mastercard;</li> <li>BIBD Credit Gold Mastercard;</li> <li>BIBD Credit Classic Mastercard;</li> <li>BIBD Credit Visa Platinum;</li> <li>BIBD Credit Visa Gold;</li> <li>BIBD Debit World Mastercard; and</li> <li>BIBD Debit Mastercard.</li> </ol>	<b>10% discount</b> by keying in the discount code:  <b>j3smartbibd</b>	<ul style="list-style-type: none"> <li>Discount code "j3smartbibd" is exclusively applicable for <a href="https://www.j3smart.com">www.j3smart.com</a></li> <li>No minimum purchase required.</li> <li>Discount applicable to all products including pre-order items and in-stock items.</li> <li>Discount not applicable for delivery fee.</li> <li>Discount not applicable with other offers, promotions, or discounts unless explicitly stated.</li> </ul>

#### 4 GENERAL

- 4.1 By participating in the Promotion, the Cardholders expressly agree to be bound by these Terms.
- 4.2 These Terms are in addition to and without prejudice to BIBD Cards' terms and conditions including the usage of the BIBD Card for Shariah-compliant transactions only.
- 4.3 BIBD reserves the right to amend, alter, add or modify any of these Terms either wholly or partly at any time with minimum 3 days' notice to Cardholder.
- 4.4 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.
- 4.5 In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 4.6 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.
- 4.7 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.