

**BIBD CREDIT CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - Shosha Beauty Company (“ShuShuTe”)**

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

**1. PROMOTION PERIOD**

- 1.1. The Promotion will take place from **1 July 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) (collectively “**BIBD Cards**” and “**Cardholders**” respectively) whose account(s) 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 Cards at **ShuShuTe** located at **Unit 3, Block A, Little Soho, Batu Bersurat** during the Promotion Period, 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 its subsidiaries (“**BIBD Group**”), Members of BIBD’s Shariah Advisory Body (“**SAB**”) and its subsidiaries and employees of ShuShuTe 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”)** terminal will be eligible for the following offer:

BIBD Credit Cards	Offer	Conditions
Retail transactions made using: <ol style="list-style-type: none"> <li>a. BIBD Credit World Mastercard;</li> <li>b. BIBD Credit Gold Mastercard;</li> <li>c. BIBD Credit Classic Mastercard;</li> <li>d. BIBD Credit Visa Platinum; and</li> <li>e. BIBD Credit Visa Gold.</li> </ol>	<ol style="list-style-type: none"> <li>1. <b>50% discount</b> on BYONIK® facial treatment at <b>BND190</b> (U.P. BND380) p/session; and</li> <li>2. <b>One (1) BND20 ShuShuTe voucher</b>, after the BYONIK® facial treatment experience for any services available.</li> </ol>	<ul style="list-style-type: none"> <li>• Limited to 1 transaction per card only.</li> <li>• Limited to the first 100 BIBD Card transactions.</li> </ul>

#### 4. GENERAL

- 4.1. By participating in the Promotion, the Cardholders expressly agree to be bound by these Terms.
- 4.2. 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.
- 4.3. Any disputes with regards to the voucher should be resolved directly with ShuShuTe and the use of the voucher shall also be subject to ShuShuTe's terms and conditions.
- 4.4. BIBD reserves the right to amend, alter, add or modify any of these Terms either wholly or partly at any time at with minimum 3 business days' notice to customer.
- 4.5. 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.
- 4.6. In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 4.7. BIBD decisions on any or all matters relating to the Promotion shall be final and absolute.
- 4.8. 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.