

BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - ALL SEASONS DIM SUM (“All Seasons”)

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 **5 August 2024 until 31 August 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:
- 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 any participating All Seasons outlets in Negara 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 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 as specified in *Section 4.1* but **not eligible** for *Section 4.2*.
- 2.6 All employees of All Seasons are **eligible** to participate in this Promotion.

3. PARTICIPATING OUTLETS

- 3.1 The list of participating All Seasons outlets are as follows:

| No. | Participating Outlets |
|-----|--|
| 1. | Unit F7, 1st Floor, Times Square Shopping Centre, Berakas |
| 2. | Unit F-01, 1st Floor, Plaza Abdul Razak, Batu Satu, Jalan Tutong |
| 3. | Unit G03, Ground Floor, Block C, Aman Hills Shopping Centre, Mukim Berakas |
| 4. | Unit F20 & F21, First Floor, OneCity Shopping Centre, Kg Sungai Hanching |
| 5. | Unit F5 & F6, 1st Floor, KB Sentral Shopping Centre, Mukim Kuala Belait |

4. PROMOTION MECHANICS

4.1 Discount

During the Promotion Period, transactions made by BIBD Cards which are approved, cleared and settled through BIBD Point-of-Sale (“POS”) terminals at any participating All Seasons outlets will be eligible for the discount, subject to the promotion dates and conditions:

| BIBD Cards | Discount | Promotion Dates | Conditions |
|--|--------------------------------------|---|---|
| Retail transactions made with: <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 BIBD Debit World Mastercard BIBD Debit Mastercard | 50% off on all Dim Sum items. | Applicable on weekdays (Monday to Thursday) of August 2024, specifically: <ol style="list-style-type: none"> 5 Aug'24 until 8 Aug'24 12 Aug'24 until 15 Aug'24 19 Aug'24 until 22 Aug'24 26 Aug'24 until 29 Aug'24 | <ol style="list-style-type: none"> Applicable for Dine-in only. Splitting of bills is not permitted. Maximum discount amount is capped at BND50. Selected item(s) may be excluded from the promotion. |

4.2 Lucky Draw

During the Promotion Period, transactions made by BIBD Cards which are approved, cleared and settled through BIBD Point-of-Sale (“POS”) terminals at any participating All Seasons outlets will be eligible for the lucky draw:

| BIBD Cards | No. of Entries Entitled | No. of Winner / Prize |
|---|---|--|
| Retail transactions made with BIBD Credit Cards : <ol style="list-style-type: none"> BIBD World Mastercard BIBD Gold Mastercard BIBD Classic Mastercard BIBD Credit Visa Platinum BIBD Credit Visa Gold | Every approved transaction in a single receipt will earn three (3) entry tickets for the lucky draw. | 20 winners x BND50 All Seasons voucher. |
| Retail transactions made with BIBD Debit Cards : <ol style="list-style-type: none"> BIBD Debit World Mastercard BIBD Debit Mastercard | Every approved transaction in a single receipt will earn one (1) entry ticket for the lucky draw. | |

- 4.3 Winner of the lucky draw will be picked at the end of the Promotion Period.
- 4.4 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.
- 4.5 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.
- 4.6 Prizes are non-transferable and cannot be exchanged for cash.
- 4.7 BIBD and All Seasons reserve the right to substitute or replace any/all of the prizes with any other item(s) of similar market value without having to assign any reason to any person.
- 4.8 Prizes are provided on an “as is” basis. Cardholders acknowledge that any disputes in relation to the vouchers is to be resolved directly with All Seasons and use of the vouchers is subject to merchant’s terms and conditions.
- 4.9 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 Card 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.