

## **BIBDS MUTUAL FUND CAMPAIGN TERMS AND CONDITIONS**

The following Terms and Conditions (“**Terms**”) apply exclusively to the **Mutual Fund Campaign** (“**Campaign**”) held by BIBD Securities Sdn Bhd [AGO/RC/352093] (“**BIBDS**”).

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### **1. CAMPAIGN PERIOD**

- 1.1 The Campaign will take place from 1 June 2024 until 30 September 2024 (“**Campaign Period**”) or such other date(s) as may be determined and notified by BIBDS, at its sole discretion from time to time.

### **2. CAMPAIGN ELIGIBILITY**

- 2.1 The Campaign is open to all individual clients of BIBDS aged 18 years and above who maintain active Wakalah CA Trading Account(s) (“**Investment Account(s)**”) with Bank Islam Brunei Darussalam Berhad (“**BIBD**”) which are not subject to any form of restrictions by BIBD (collectively referred to as “**Eligible Clients**”).
- 2.2 All employees of BIBDS, BIBD and the employees of the subsidiaries of Bank Islam Brunei Darussalam Berhad (“**BIBD**”) including:
  - (a) the members of the respective Board of Directors (“**BOD**”) of BIBD, BIBDS and subsidiaries of BIBD; and
  - (b) the members of the respective Shariah Advisory Body (“**SAB**”) of BIBD, BIBDS and the subsidiaries of BIBDare **NOT** eligible to participate in the Campaign.

### **3. CAMPAIGN MECHANICS**

- 3.1 Only Eligible Clients who subscribe to any of the following mutual funds (each “**Fund**” and collectively “**Funds**”):
  - (a) Lion-BIBDS Islamic Enhanced Liquidity Fund (“**LBLF**”),
  - (b) Manulife Shariah Global REIT Fund (“**MSGRF**”),
  - (c) SNB Capital Mutual Funds
  - (d) Arabesque Funds and
  - (e) Franklin Templeton Funds

**AND** opt to either make (a) a lump sum subscription and/or (b) sign up for a Monthly Investment Plan (“**MIP**”) for the selected funds during the Campaign Period are entitled to the following offers:

## Offer 1

This offer is applicable to Eligible Clients who wish to sign up for lump sum subscriptions and/or MIP.

Sales Charge	Funds Name
1.50% of Accumulated Invested Amount (Normal sales charge is up to 2%)	Lion-BIBDS Islamic Enhanced Liquidity Fund (LBLEF) Manulife Shariah Global REIT Fund (MSGRF)
1.75% of Accumulated Invested Amount (Normal sales charge is up to 5%)	SNB Capital Mutual Funds Arabesque Funds Franklin Templeton Funds

For illustration purposes, if an Eligible Client invests BND1,000.00 into the Fund, the Eligible Client will be entitled to a discounted sales charge on the accumulated invested amount (“Accumulated Invested Amount”) as follows:

Accumulated Invested Amount	Sales Charge
BND1,000 into LBLEF	1.50% x BND1,000 = BND15.00
BND1,000 into Arabesque Fund	1.75% x BND1,000 = BND17.50

AND

## Offer 2

This offer is applicable to Eligible Clients who opt for lump sum subscription on LBLEF and/or MSGRF.

Eligible Clients are only entitled to receive either of the following gifts as outlined in the table below **once per Fund subscribed, corresponding to** the lump sum subscription that they make into either LBLEF or MSGRF during the Campaign Period.

Accumulated Invested Amount (BND)	Gift(s)
1,000 to 4,999	One (1) Multi-purpose bag
5,000 and above	One (1) unit of a power bank

For illustration purposes:

- (a) If an Eligible Client has invested an Accumulated Invested Amount of BND3,000.00 into LBLF or MSGRF, the Eligible Client shall be entitled to one (1) multi-purpose bag and if the accumulated invested amount is BND10,000.00 into LBLF or MSGRF, the Eligible Client shall be entitled to one (1) unit of a power bank.
  - (b) If an Eligible Client has invested the Accumulated Invested Amount of BND3,000.00 into both LBLF and MSGRF respectively, the Eligible Client shall be entitled to two (2) multi-purpose bags for the respective lump sum subscriptions into both LBLF and MSGRF;
  - (c) If an Eligible Client has invested the Accumulated Invested Amount of BND10,000.00 into LBLF and MSGRF respectively, the Eligible Client shall be entitled to two (2) units of power banks for the respective lump sum subscriptions into both LBLF and MSGRF.
- 3.2 To qualify for Offers 1 and 2, the Eligible Client must invest a minimum investment amount into the Fund. The minimum investment amount for lump-sum subscriptions is B\$1,000 and Monthly Investment Plan is B\$100.
- 3.3 Eligible Clients may switch transactions i.e. switch from one Fund to another during the Campaign Period. However, they will not be entitled to any of the offers stated in Clause 3.1 above if they switch from one Fund to another Fund.
- 3.4 For non-BND denominated subscription(s) into the Funds, the investment amount(s) will be converted to BND on the subscription date based on the relevant prevailing foreign exchange rate determined by BIBDS for calculation of the offer entitlement.
- 3.5 Eligible Clients who opt for Offer 1 can avail of Offer 1 more than once during the Campaign Period. For the avoidance of doubt, if the Investment Account is opened in joint names, only the primary holder of the Account will be entitled to the offer.
- 3.6 Eligible Clients with existing MIPs may enjoy Offer 1 , provided they do not subsequently sign up to a new MIP for the same Fund and amount, under the same Investment Account during the Campaign Period. See the illustration below for the explanation:

No	Scenario	Entitled to 1.5% and 1.75% Sales Charge
i	Cancel existing MIP of BND100 per month and sign up to a new MIP to the same Fund with the same amount	No
ii	Cancel existing MIP of BND100 per month and sign up to a new MIP to the same Fund with BND150 per month	No The BND100 will be charged the previous sales charge of the cancelled MIP  The remaining MIP of BND50 will also be charged the previous sales charge.*
iii	Cancel existing MIP of BND100 per month and sign up to a new MIP to the same Fund with BND200 per month	No  First BND100 will be charged the previous sales charge of the cancelled MIP

		Yes* Remaining BND100 is entitled
iv	Cancel existing MIP of BND200 per month and sign up to a new MIP to the same fund with BND100 per month	No
v	Cancel existing MIP of BND100 per month and sign up a new MIP to a different fund with BND100 per month	Yes

\*Please note that only top ups of BND100 and above are entitled for the offer as the minimum subscription amount for new MIP sign up is BND100 per month.

**4. GENERAL**

- 4.1 By participating in the Campaign, the Eligible Clients expressly agree to be bound by these Terms.
- 4.2 BIBDS reserves the right to extend, cancel, terminate or suspend the Campaign at any time with five (5) days’ notice to the Eligible Clients vide any modes of communication deemed feasible by BIBDS at its sole discretion.
- 4.3 BIBDS shall not be held liable for any and/or all form of losses or damages suffered or incurred by the Eligible Clients as a direct or indirect result of the extension, cancellation, termination or suspension of the Campaign or due to any events beyond reasonable control of BIBDS.
- 4.4 BIBDS reserves the right to modify, amend, vary or add to any of these Terms either wholly or partly at any time with five (5) days’ notice vide any modes of communication deemed feasible by BIBDS to the Eligible Clients.
- 4.5 In the event of any inconsistency between these Terms and any marketing or Campaign materials relating to the Campaign, these Terms shall prevail.
- 4.6 BIBDS’s decision(s) on any or all matters relating to the Campaign shall be final, conclusive and binding and no correspondence, queries, appeals or attempts to dispute shall be entertained.
- 4.7 These Terms are 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.