

BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - HASTECH ENTERPRISE (“GoMamam”)

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 **15 July 2024 until 18 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 Cards (“Cardholders”) whose account(s) are in good standing.

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 Mastercard / VISA Credit Cards (World, Platinum, Gold and Classic) and BIBD MasterCard Debit Cards (collectively “BIBD Cards”) for payments to GoMamam for their services in delivering food and beverages purchased from the participating merchants as stated in Clause 3.1 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 including the Management and Directors of BIBD as well as the subsidiaries (“BIBD Group”) and members of BIBD’s Shariah Advisory Body (“SAB”) and its subsidiaries are **not eligible** to participate in this Promotion.

2.6 All employees of GoMamam and/or participating merchants are eligible to participate in this Promotion.

3. PARTICIPATING MERCHANTS

3.1 The following list of merchants participating in the Promotion (“Participating Merchants”) are not exhaustive and may be subject to change from time:

No.	Merchant name	Outlet
1	1More Pizza	Kiulap
2	1More Pizza	Sunway
3	6rencah	Serasa
4	928 Chicken Rice & Rojak House	Gadong
5	A Dough Rable	Mentiri
6	A Little Bn	Jangsak
7	Abangbob Ayam Gunting	Rimbapoint

8	ABC Eats	Mabohai
9	ABC Grill Mabohai	Menglait
10	Adin's Bite	Sumbangsih
11	Adithi Restaurant	UBD Core
12	Aezu Coffee	Kuala Belait
13	Aezu Coffee	Rimbapoint
14	Afico Trading Company	Sengkurong
15	Agro+	Salambigar
16	Al Afiah Cafe	Kiulap
17	AlGourmet	Jangsak
18	Aliff's Corner	Berakas
19	All Seasons	Times Square
20	All Seasons	Batu Satu
21	All Seasons	KB Sentral
22	All Seasons	One City
23	Aminah Arif Restaurant	Jerudong
24	Aminah Arif Restaurant	Batu Bersurat
25	Aminah Arif Restaurant	Serusop
26	Amora Studio	Tungkulink
27	AN Enterprise	Jerudong
28	Anas Corner	Lambak
29	Anazahra	Restaurant
30	Anjung Saujana Restaurant	Berakas
31	Apam Balik Crispy Catering Services	Yayasan
32	Ar Razaq Kifayah Management	Sunway
33	Aranda Cafe	Jerudong
34	Area 8	One Riverside
35	Art of Wok	Kilanas
36	At The Edge	KB
37	Auntie Anne's	Batu Satu
38	Auntie Anne's	Times Square
39	Auntie Anne's	Aman Hills
40	Auntie Anne's	Tutong
41	Auntie Anne's	Jerudong
42	Auntie Anne's	Kuala Belait
43	Auntie Anne's	Midvalley
44	Auntie Anne's	One City
45	Avocado Shake Bn	Mata-Mata
46	Avocado Smoothie Bn	Pangkalan Batu
47	AWB Food	Gadong
48	AY EATS	Mata-Mata
49	Ayam Bagus Cafe	Kiulap

50	Ayam Geprek Lemaas	Salambigar
51	Ayam Salai Madu Sedap	Katok
52	Ayamku	Batu Bersurat
53	Ayamku	Delima
54	Ayamku	KB
55	Ayamku	Kiulap
56	Ayamku	Lambak
57	Ayamku	Mentiri
58	Ayamku	Muara
59	Ayamku	Sinarubai
60	Ayamku	Sengkurong
61	Ayamku	Tutong
62	Ayamku	Gadong
63	Ayamku	Mulaut
64	Ayamku	Sg Kebun
65	Ayamku	Sg Liang
66	Ayamku	Seria
67	Ayapan	Berakas
68	Ayat Restaurant	Mata-Mata
69	Azuma Sushi	Times Square
70	B-smile	Gadong
71	BahMakan!	Salambigar
72	Bake & Brew	Kuala Belait
73	Bake at Heart	Muara
74	Bamboo Garden	Delima
75	Bananarama	Kiulap
76	Baraqah FNB	Kilanas
77	Barona Restaurant	Sg Hanching
78	BAY91CAFE	Mentiri
79	Beanery & Co.	Kuala Belait
80	Beauty Affairs.bn	Jangsak
81	Bee C Kitchen	Subok
82	Bee Wah	Sg Hanching
83	Beesket Brunei	Salambigar
84	Beesket Brunei	Kuala Beait
85	Bella Amore	Batu Besurat
86	Berry Good Sdn Bhd	Kiarong
87	Berry Wan	Gadong
88	Bess Thai Food Restaurant	Batu Bersurat
89	Bess Thai Food Restaurant	Kiulap
90	Bess Thai Food Restaurant	Kiarong
91	Beyond Platters	Menglait

92	Bigboi's Chill & Grill	Rimba
93	Biggys Fast Food	Batu Satu
94	Biovitality Medical Supplies	Sunway Centre
95	Black Whale	Beribi
96	Black Whale	Aman Hill
97	Blue Eden Cafe	Kiulap
98	Blue Restaurant & Grill	Beribi
99	Boat Noodle	Midvalley
100	Boat Noodle	Aman Hills
101	Boba Tea	Kiulap
102	Bombay Palace	Kuala Belait
103	Bon Appetit Resto & Cafe	Tungku
104	Bowljaa!	Sengkurong
105	Breadstar Bakery	Aman Hills
106	Breadstar Bakery	MidValley
107	Bristodeli Cafe	Batu Satu
108	Brotherhood Seafood Paradise Restaurant	Kuala Belait
109	Brown Sugar King	Beribi
110	Buddies Bistro	Kiulap
111	Bujal Food Portal	Mata-Mata
112	Burger	Diary
113	Burger King	Mabohai
114	Burger King	Bandar
115	Burger King	Berakas
116	Burger King	Rimba
117	Burger King	Kuala Belait
118	Burger King	Seria
119	Burger King	Manggis
120	Burger U Deserve	Yayasan
121	Burgergar	Rimba
122	Burgergar	Salambigar
123	Burgers By Sofeana	Sengkurong
124	Caffeine Factor	Kuala Belait
125	Capers Catering	Kiulap
126	Cendol Xpress Viral	Mulaut
127	Ceri Cafe	Kiulap
128	Ceri Cafe	Delima
129	Chakoi Rindu	Sg Hanching
130	Chakoi Rindu	Jerudong
131	Chakoi Rindu	Yayasan
132	Champiyen Livecook	Lambak
133	Chapayom	Kiulap

134	Chapayom	Batu Bersurat
135	Chapayom	Rimba Point
136	Charcoal BBQ & Grill	Batu Satu
137	ChaTraMue	Jangsak
138	ChaTraMue	Jerudong
139	ChaTraMue	Delima
140	ChaTraMue	Rimba
141	ChaTraMue	Gadong
142	Chatramue	Seria
143	Chatto Brunei	Gadong
144	Chef Q Wok and Grill	Tanjung Bunut
145	Chef Q Wok and Grill Restaurant	The Curve
146	Chef Tako Dapobiani	Santai De Indoor
147	Cheftako Uptown	Gadong
148	Cheftako Uptown	Tanjung Nangka
149	Chendol Kampong	Sg Hanching
150	Chendol Kampong	JP Foodcourt
151	Chendol Kampong	Rimba Point
152	Chendol Kampong	Manggis
153	Chendol Kampong	Serusop
154	Chendol Kampong	Gadong
155	Chendol Kampong	Yayasan
156	Chendol Kampong	Kuala Belait
157	Chicago Grill & Cafe	Jerudong
158	Chick In	Kilanas
159	Chicky Tong	Gadong
160	Chillable Café	Kiulap
161	Choi's Topokki Restaurant	Gadong
162	Citrus Cafe & Restaurant	Bandar
163	Club FryDay	Gadong
164	Coco Cafe	Batu Besurat
165	Coco Cafe	Batu Bersurat
166	Coffee by	T
167	Coffee Field	Batu Besurat
168	Coffee Industry	Seria
169	COLOBABA	Kiulap
170	Craft Beans	Tanjung Bunut
171	Crave Fix	Sengkurong
172	Creedy's Cafe	Telanai
173	Crepes of The Galaxy	Rimba
174	Crispy Cheeky Lover	Lumapas
175	CSMS Enterprise	Lugu

176	Cucur De Tungku	Tungku
177	Cuddlekid	Mulaut
178	Cultivate Bistro	Gadong
179	Cup Your Dream	Sg Liang
180	Dak Dak Restaurant	Delima
181	Danne Burger	Bunut
182	DaOn Korean Restaurant	One Riverside
183	Dapoer Zalika	Kiulap
184	Dapur Dewa	Kontena Park
185	Dapur Mak waa	Bunut
186	Dapur Nenek	Mama
187	Darlington's	Tutong
188	Darul Hijazi	Bengkurong
189	Dashi, Enterprise	Kiulap
190	De Coffee	The Mall
191	De Coffee	Jaya Setia
192	De' Chikin	Salambigar
193	Depot VLO	Kiarong
194	Dessert by Aiman Raniya	Mengkubau
195	Don Churros	One City
196	Don Churros	Aman Hills
197	Don Churros	Promenade
198	Don Churros	Rimba Point
199	Donation : SMARTER	Brunei
200	DQ	One City
201	DQ	Teck Guan
202	DQ	The Mall
203	DQ	Tanjong Bunut
204	DQ	Manggis
205	DQ	Airport Mall
206	DQ	Rimba
207	DQ	Seria
208	DQ	Tutong
209	Duo	Onez
210	Dynasty Restaurant	Gadong
211	E.G.G. Monster	Tanjong Bunut
212	Eat Well Co.	Jerudong
213	Eat Well Co.	Gadong
214	Eat's Hot	Serusop
215	Eat's Hot	Jerudong
216	Eats	Gadong
217	EE Food Craves	Tutong

218	Eight Heart Baga n Jon	Tutong
219	Eight Heart Baga n Jon	Lapau
220	Eight Tea	Serusop
221	Eight Tea	Batu Besurat
222	Eight Tea	Mentiri
223	Eight Tea	Sunway Centre
224	Eight Tea	RimbaPoint
225	Eight Tea	Sengkurong
226	Energy Juice	Batu Besurat
227	Energy Juice Brunei	Rimba Point
228	Evoke Cafe	Salambigar
229	Excapade	Regent Square
230	Excapade	Serusop
231	Excapade	Bunut
232	Excapade	Times Square
233	Excapade	KB
234	Excapade	Seria
235	Excapade	Rimba
236	Excapade	One Riverside
237	Excapade	Jaya Setia
238	Excapade Japanese Cuisine	Kiulap 1
239	Express	Kiulap
240	Famous Amos	Gadong
241	Famous Amos	Times Square
242	Fan'sFriesKitchen	Batu Satu
243	FansFriesKitchen	Meragang
244	Farmbasket	Aman Hills
245	Farmbasket	Tanjong Bunut
246	Farmbasket	Kiulap
247	Farmbasket	Higher Hotel
248	Farmbasket	Batu Bersurat
249	Fee Pastry Passion	Mulaut
250	FG Kitty Pet House	Batu Bersurat
251	Fingerchow	Bengkurong
252	Fiziq Sdn Bhd	The Mall
253	Flower Journal	Kiulap
254	Food House Eatery	Gadong
255	Food House Eatery	Jerudong
256	Foodland Restaurant & Catering	Gadong
257	Foods By AJ	Rimba
258	Fratini's	Gadong
259	Fratini's Restaurant	Gadong

260	Fratini's Restaurant	Seria
261	Fratini's Restaurant	Sg Tilong
262	Fratini's Restaurant	Kuala Belait
263	FreshPaws Enterprise	The Curve
264	Fried Chicken Bn	Mentiri
265	Fruitime + MFC	Berakas
266	Fruitime + My Fried Chicken	Kiulap
267	Fry & Grill	Lambak
268	Fun Donut	Gadong
269	Funbread House	The Mall
270	Fusion Food Court	Gadong
271	Fwings	Serusop
272	G Mart Convenience Store	Kiulap
273	Gadzilla Gadget	Bandar Seri Begawan
274	Garden Sentral	Kuala Belait
275	Gemek	Airport Mall
276	Geonbae Restaurant	Midvalley
277	Gerai De'Ceriaa	Kiulap
278	GK Restaurant	Sg Hanching
279	GK Restaurant	Batu Bersurat
280	Golden Coffee	Gadong
281	GoMamam X	Guerrila
282	Good Mood	Beribi
283	Grand Topaz	Jerudong
284	Grandmama by Bunga Kilanas	Kilanas
285	Grills & More Arabic Restaurant	Kiulap
286	Grills & More Restaurant	Kiulap
287	Gusto	Kiulap
288	Gwad Basha	Kiarong
289	Hakims Home Bake	Beribi
290	Hakims Home Bake	Junjongan
291	Hamzilah Foods	Sengkurong
292	Han's Coffee	Sg Tilong
293	Hana Korean Food	Sg Akar
294	Hari Hari Enterprise	Jangsak
295	Haveli Restaurant	Gadong
296	Haveli Restaurant	KB
297	Here Cafe	Katok
298	Heyyog @ Conexion	Seria
299	Higher Cafe	Kiulap
300	Holy Crepe	Mentiri
301	Holy Smoke	Rimba Point

302	Home Flavors	Gadong
303	Homebiz Shop	Kuala Belait
304	Horizons Restaurant	Bandar
305	Hungry Hippo	Batu Besurat
306	HWC Coffee	Batu Bersurat
307	HWC Coffee	Serusop
308	HWC Coffee	Sunway
309	I Say Yatta!	Kiulap
310	I Say Yatta!	Rimba
311	I Say Yatta!	Serusop
312	Impian Rasa Restaurant	Anggerek
313	Impian Rasa Restaurant	Jangsak
314	Impian Rasa Restaurant	Jerudong
315	Impresso Cafe	Promanade
316	Indian Delight	Sg Akar
317	IndoBowl	Gadong
318	Indomas Cafe	Menglait
319	Infinitea	Manggis
320	Infusion By Seri Damai	Tanjung Bunut
321	Iskandar Curry House	One Riverside
322	Iskandar Curry House	Lambak
323	Its A Great Coffee House	Citi Square
324	Izzah Little Bites	Berakas
325	J.N.A Restaurant	Sg Buloh
326	Jarak Tiga	Batu Satu
327	Jazz Bar	Kiulap
328	Jinjja Fried Chicken	The Curve
329	Jollibee	Kilanas
330	Jollibee	Seria
331	Jollibee	Yayasan
332	Jollibee	Mulaut
333	Jollibee	TUTONG
334	JOLLIBEE BERIBI DRIVE	THRU
335	Jollibee Brunei International	Airport
336	Jollibee Gadong	Centrepont
337	Jollibee Gadong The	Mall
338	Jollibee Jalan	Muara
339	Jollibee KB	Sentral
340	Jollibee Muara	Highway
341	Jollibee Onecity Shopping	Complex
342	Jollibee Rimba	Point
343	Jollibee Seri	Qlap

344	Jollibee Shell	Lambak
345	Jollibee Tanjong	Bunut
346	Jollibee Times	Square
347	Jollibee Union	Square
348	Jollibee Utama Bowling	Centre
349	Jollibee Yayasan Kg	Ayer
350	Jom Tesliyur x Let's Coffee	Kiulap
351	Joybean	Mid Valley
352	Joybean	Manggis
353	Junjung	Batu Bersurat
354	Just Momos Nepali Restaurant	KB
355	Kafe De'Kopi	Tungkulink
356	Kaizen Sushi	Yayasan
357	Kaizen Sushi	Yayasan
358	Kare	Pharma
359	Kate's Cafe & Restaurant	Kuala Belait
360	Kausar	Kiulap
361	Keenlasagne	Putat
362	Kenny Rogers Roasters	Mid Valley
363	Kensington Brunei	Aman Hills
364	KFC	Berakas
365	KFC	Serusop
366	KFC	Mentiri
367	KFC	One City
368	KFC	Seria
369	KFC	Kiulap
370	KFC	Sengkurong
371	KFC	Rimba Point
372	KFC	KB
373	KFC	Plaza Athirah
374	KFC	Tutong
375	KFC	Yayasan
376	Kimbaproll24	Mulaut
377	Koekje.bn	Jerudong
378	Kofebar	Yayasan
379	Kofebar	Kiulap
380	Kofta Diva	Jerudong
381	Kokoro	Kiulap
382	Kopi 3 Hari	Kiulap
383	Kopitam Ka Ginab	Kiulap
384	Korean Street Food	Rimba
385	Korean Street Food	Onecity

386	Krispy Puff	Lambak
387	Kuhlbarra	Serasa
388	Kuliner Mas Razi	Sengkurong
389	Kungfu	Noodle
390	Kupipiks Kupihaus	Kiarong
391	Kwik Takoyaki	Lambak
392	Kwik Takoyaki	Rimba
393	Laksmana Cafe	Lambak
394	Laze Cafe	Higher Hotel
395	Lazy Bear	Tanah Jambu
396	Le Keris	Kiulap
397	Le Taj Restaurant	Kiulap
398	Let's Eat Corner	Rimba Point
399	Lex Celebr8	Menglait
400	LiHO Tea	Times Square
401	LiHO Tea	Salambigar
402	LiHO TEA	Batu Satu
403	LiHo TEA	The Mall
404	Lil Bite	Jaya Setia
405	Lily Imani	Gadong
406	Linda and Lydia Florist	Kuala Belait
407	Linda and Lydia Florist	Kiulap
408	Linda's Kitchen	Promenade
409	LipakLu	Kuala Belait
410	Little Audrey's	Kiulap
411	Little Vietnam	Kuala Belait
412	Liyana Restaurant	Batu Bersurat
413	Liyana Restaurant	Berakas
414	Liyana Restaurant	Anggerek Desa
415	Liyana Restaurant	Serusop
416	Liyana Restaurant	Yayasan
417	Liyana Restaurant	Gadong
418	Llao Llao	Gadong
419	Llao Llao	Kuala Belait
420	Local Taste	Batu Bersurat
421	London Cafe and Restaurant Brunei	Bandar
422	London Kebab	Riverside
423	London Kebab	Lambak
424	Lulu Tea	Batu Besurat
425	M Clinic	Kuala Belait
426	M2victoria	Mulaut
427	Maharani Restaurant	Tanah Jambu

428	Maju Gocer Supermarket	Jangsak
429	Makcik Chili	Lambak
430	Margherita Pizzeria	Jerudong
431	Margherita Pizzeria	Mata-mata
432	Margherita Pizzeria	One Riverside
433	Margherita Pizzeria	Seria
434	Marshapotato	Serasa
435	Martabak	Mama
436	Masha Oven Fresh Kitchen	Tanah Jambu
437	Matcha Mana Co	Bandar
438	Mauhealthy	Gadong
439	McDonald's	Lambak
440	McDonald's	Gadong
441	McDonald's	Jerudong
442	McDonald's	Airport Mall
443	McDonald's	Sg Tilong
444	McDonald's	Kuala Belait
445	Mee Curry Mummy	Berakas
446	Meet U All on the	green
447	MEET U ALL RESTAURANT	Batu Besurat
448	Melito's	Rimba Point
449	Melito's	Jerudong
450	Melted Yellow	Madang
451	Mengupi 636	Beribi
452	Menya Craft Ramen	by Excapade
453	Menya Craft Ramen	Jerudong
454	Mile Cafe	Plaza Athirah
455	Mimelea Food and Mama-Mia Food	Menglait
456	Minumlu!	Jangsak
457	Minumlu.bn	Yayasan
458	Minumlu.bn	Sungai Tilong
459	Mirza's Churros	Mengkubau
460	Misato Japanese Restaurant	Mabohai
461	Mochi Yogurt House	Berakas
462	Mochi Yogurt House	Muara
463	MOD's Kopitiam & Thai	Food
464	Moistjito	One Mall
465	Mr Hawker	Mid Valley
466	Munchplate	The Core
467	Munchplate	Batu Satu
468	My Favoureat Kopitiam	Berakas
469	My Place Cafe	Mulaut

470	My Taj Restaurant	Serasa
471	My Town Eating House	Batu Satu
472	MyeongDong Topokki	Times Sqaure
473	MyKopitiam	One City
474	MyKopitiam	Times Square
475	MyKopitiam	MidValley
476	MyKopitiam	Union Square
477	MyTown Palace Restaurant	Beribi
478	Nadcooks	Kontena Park
479	Namu Korean BBQ and Cafe	Katok
480	Nanyang Food Garden	Gadong
481	Nasi Ayam Bang Bidin	Lambak
482	Nasi Lemak Bamboo	Berakas
483	Nasi Talam Brunei Restaurant	Kiulap
484	Naturbeau Company	Mulaut
485	ND Foodmood Cafe	Subok
486	NeedVita	Bandar Seri Begawan
487	New Isma Jaya	Gadong
488	New Isma Jaya	Lambak
489	Nora	Ong Sum Ping
490	Norma Cafe	Kuala Belait
491	Nur Foods Express	Beribi
492	Nur Wanita	Kiarong
493	Nur Wanita	Serasa
494	Nur Wanita	Kuala Belait
495	NyampaTea	The Mall
496	Nyampatea	Mentiri
497	Nyampatea	Yayasan
498	Nyet Jaa!	Sengkurong
499	Nyet Jaa!	Lambak Branch
500	O'tacos	Kiulap
501	Ochado	Kiulap
502	Ochado	Kuala Belait
503	Ochado	Batu Besurat
504	Oishii Takoyaki	Lambak Kanan
505	Oishii Takoyaki	Jerudong
506	Oishii Takoyaki	Salambigar
507	Oishii Takoyaki	Yayasan
508	Oishii Takoyaki	Serusop
509	Olie's Cafe	Seria
510	Olie's Cafe	Lambak
511	Omma Gimbap	Gadong

512	On The Go	Peak Club
513	Oven	Aman Hills
514	Oven	KB Sentral
515	Pais Chaji	Yayasan
516	Pais Chaji	Beribi
517	Pais Chaji	Stadium
518	Pais Chaji	Indoor Stadium
519	Pais Chaji	BSRC Seria
520	Pais Nyanyat	Kontena Park
521	Palate Restaurant	Kiulap
522	Pan & Wok	Delima
523	Pan & Wok Central Kitchen	Menglait
524	Papparich	Gadong
525	Pasta On Fayya	Jangsak
526	PASTA ON FAYYA!	Salambigar
527	Pastamania	Times Square
528	Pastamania	Tanjong Bunut
529	Pastamania	KB Sentral
530	Patisseries by River Roots	Sg Akar
531	Patisseries by River Roots	Beribi
532	Paws Co	Kiulap
533	Peachy	Lambak
534	Pearls Cafe	Salar
535	Pelangi Restaurant & Catering	Menglait
536	Pepperlunch	Kiulap
537	Peppermint Café	Bandar
538	Pezzo	Mulaut
539	Pezzo	OneCity
540	Pezzo	KB Sentral
541	Pezzo	Rimba Point
542	Pezzo	Times Square
543	Pezzo	Tutong
544	Pezzo	Union Square
545	Pho Hoa Vietnamese Cuisine	Kiulap
546	Pho Hoa Vietnamese Cuisine	Serusop
547	Pho Ngon Vietnamese Restaurant	Kuala Belait
548	Pho Ngon Vietnamese Restaurant	Kontena Park
549	Phoenix Star	UBD
550	Piccolo Cafe	Bandar
551	Pinklab	Rimbapoint
552	Pinklab	The Mall
553	Pinklab	Gadong Centrepoint

554	Pinklab	One City
555	Pinklab	Sengkurong
556	Pinklab	Berakas
557	Pinklab	Muara
558	Pinklab	Yayasan
559	Pinklab (Yayasan)	KA
560	PITSTOP Cafe &	Grill
561	PocheetosPower	Sengkurong
562	PocheetosPower	Sengkurong
563	Pondok Qaya	Kontena Park
564	Pondok Sari Wangi	Jerudong
565	Pondok Sari Wangi Restaurant	Gadong
566	Pondok Sari Wangi Restaurant	Sengkurong
567	Pondok Sari Wangi Restaurant	Serusop
568	Pondok Sari Wangi Restaurant	Citis Square
569	Poppischoc	Kiulap
570	Poppischoc	Yayasan Street
571	Portview Kopitiam	Muara
572	Project Ice Cream	Kiarong
573	Projekbaju.bn	Tanjung Bunut
574	R&C Cafe	Berakas
575	R&C Cafe	Kiarong
576	R&C Café	UBD - Tungku Link
577	Rajahs Restaurant and Catering	Batu Satu
578	Rasa Chicken Restaurant	Aman Hills
579	Rasa Chicken Restaurant	Kiarong
580	Rasa Chicken Restaurant	KB Sentral
581	Rasa Rindu	Kiulap
582	Razaa Homedelight	Kuala Belait
583	Reef Cafe	Menglait
584	Restaurant Pondok Aufa	Kiulap
585	Restaurant WyWy	Kuala Belait
586	Restaurant WyWy	Gadong
587	Restaurant WyWy	Sengkurong
588	Restaurant WyWy	Serusop
589	Restaurant WyWy	Lambak
590	Restaurant WyWy	Bengkurong
591	Restaurant WyWy	Seria 2
592	Restaurant WyWy	Tutong
593	Restoran Nyonya	Gadong
594	Restoran Siti Rabiah	Serusop
595	Restoran Siti Rabiah	Yayasan

596	Restoran Siti Rabiah	Jerudong Park
597	Restoran Siti Rabiah	Menglait
598	Ricardo's El Mariachi	Madang
599	Ricardo's La	Galleria
600	Riq's Kitchen	Sumbangsih
601	Riverroot Cafe	Sg Akar
602	Riza Restaurant	Rimba Point Food Court
603	RollSeriez	The Mall
604	Roti Culture	Batu Besurat
605	Royal RVS	Lambak Kanan
606	Royal RVS	Tutong
607	Royal RVS Cafe	Sumbangsih
608	Rumah Gelato Frozen Treats	Serusop
609	Rumah Makan Padang	Sengkurong
610	RYs Rotisserie Cafe	Rimba
611	Saadeddin Pastry Brunei	Gadong
612	Sabai Sabai Cafe	Jerudong
613	Safa Bay	Kiulap
614	Samay	Restaurant
615	Sangkaya	Manggis
616	Satay Haji Ibrahim	Kiarong
617	Sate House	kiulap
618	Sate House	Times Square
619	Savanna's Kitchen	Salambigar
620	SayChiizu	OneCity
621	Secret Recipe	Delima
622	Secret Recipe	Tanjong Bunut
623	Secret Recipe	Times Square
624	Secret Recipe	One City
625	Secret Recipe	Union Square
626	Segafredo Zanetti Espresso	Bunut
627	Semaun Cafe	Kumbang Pasang
628	Senja	Kiulap
629	Seoul Garden	Aman Hills
630	Shineblingz	Kiulap
631	Shiraz Seafood	Kiulap
632	Shop At Almari	Sg Tilong
633	ShugaTea	Mata-Mata
634	Si'la Restaurant	Batu Besurat
635	Silly Ice	Lambak
636	Silly Ice	Rimba
637	Silly Ice	The Promenade

638	Simplicious Pizza Pasta & More	Aman Hills
639	Simplicious Pizza Pasta & More	Jerudong
640	Singah Sendirian Berhad	Bandar
641	Siu Mai King	Gadong
642	Slice Out Bn	Mata-Mata
643	Sohor	Yayasan
644	Soto Haji Tuah	Menglait
645	Soto Haji Tuah	Jerudong Park
646	Soto Tinis	Lambak
647	Soul Coffee	Sunway Centre
648	Star Anise Co	Yayasan
649	StayFresh	Jangsak
650	Stop Burger.Co	Madang
651	Street Kings Cap Store	Kiulap
652	SugarBun	Gadong
653	SugarBun	Mulaut
654	SugarBun	OneCity
655	SugarBun	KB Sentral
656	SugarBun	Rimba Point
657	SugarBun	Times Square
658	Sugarbun	Tutong
659	Sugarbun	Union Square
660	Sunrise Eatery	Batu Bersurat
661	Supa	Save
662	Sushi Tei	Aman Hill
663	Sushi Tei	Batu Satu
664	Sushi Tei	KB Sentral
665	Sushi Tei	One City
666	Sweet	Sorpresa
667	Sweet Treats by	Sofian
668	T's Coffee	Sg Hanching
669	T's Coffee	Gadong
670	T4 Brunei	Seria
671	T4 Brunei	Kilanas
672	Tandoor	Gadong
673	Tasconi's Pizza	Berakas
674	Tasconi's Pizza	Seria
675	Tasconi's Pizza	Berakas
676	Taste of Tea	Aman Hills
677	Tasty Eats Express	Sengkurong
678	Tea Box	Rimba Point
679	Tea Express	Berakas

680	Tealive	Aman Hills
681	Tealive	Kiarong
682	Tealive	Kiulap
683	Tealive	Tanjong Bunut
684	Tealive	Jerudong
685	Tealive	Kuala Belait
686	Tealive	Midvalley
687	Tealive	Tutong
688	Tealive	Batu Satu
689	Tealive	Times Square
690	Tealive	One City
691	Tealive	Midvalley
692	Tech Haven	Gadong
693	Teh Tarik Place	Aman Hills
694	Teh Tarik Place	Times Square
695	Tendergood	Salambigar
696	Thai Boat Noodle	Kiulap
697	Thai Food Corner	The Mall
698	Thai Kitchen 459	Madewa
699	The Coffeenity Yard	Tungku
700	The Cucur Factory	Tungku
701	The Cucur Factory	Sg Tilong
702	The Empire Brunei	Jerudong
703	The Green Rice	Subok
704	The Hideout	Tungku
705	The Hot Spot	Mata-Mata
706	The Hot Spot	Tanjung Bunut
707	The Junction	BIBD Connect Lambak
708	The Junction	Mentiri
709	The Junction	Salambigar
710	The Junction	Kiarong
711	The Klasiks	Kuala Belait
712	The PanThree	Rimba
713	The Potato Habit	Berakas
714	The Potato Habit	Rimba
715	The Potato Habit	Annajat
716	The Potato Habit	Kuala Belait
717	The Potato Habit	Tutong
718	The Potato Habit	The Mall
719	The Saucys Side Livecooks	Tungkulink
720	The Seventh Cup Co.	Sg Tilong
721	The Slice by IA	Kuala Belait

722	The Stack Burger	Madang
723	The Thai Cottage	Gadong
724	The TuckShop	Kiulap
725	The Ultimate Meatball & All	Mata-Mata
726	The Wildflower	Berakas
727	The Z Cafe	Kiulap
728	Thebudbn	Lambak
729	Thebudbn	Yayasan
730	Theyamking17	Lambak
731	Three Light Coffee Bar	Gadong
732	Tien Sing Vegetarian	Menglait
733	Titik KOTA	Bandar Seri Begawan
734	Toast and Roast	Kiulap
735	Tonyin	Jangsak
736	Top Folk	Beribi
737	Top Folk	Seria
738	Top Folk	Batu Bersurat
739	Top Nosh	Gadong
740	TW-Pro & Auto Accessories Ent	Jangsak
741	Twinkle Cafe	One Riverside
742	U Grill Restaurant	Salambigar
743	UFO Burger	Beribi
744	Uncle Barista Cafe	Tanjong Nangka
745	UNI Clinic	Sg Hanching
746	URBN Kitchen	Lambak
747	URBN Kitchen	Yayasan
748	Veggie Recipe	Kiulap
749	Verve Cafe	Batu Besurat
750	VS Delight	Bunut
751	Wall's Ice Cream	Mata-Mata
752	Wall's Ice Cream	Seria
753	Wangs Kitchen	Kiulap
754	Wangs Kitchen	Ong Sum Ping
755	Waroeng Penyet	Batu Satu
756	Waroeng Penyet	Times Square
757	Waroeng Penyet	Kiarong
758	Waroeng Penyet	Tutong
759	Waroeng Penyet	Kuala Belait
760	Wayback Burger	Aman Hills
761	Wayback Burger	Mid Valley
762	Wayback Burger	Batu Satu
763	Wayback Burgers	Kiulap

764	Wina Wiya Restaurant	Sengkurong
765	Wings & Drumettes	Manggis
766	Ximply Chriz	Kiulap
767	Ximply Chriz	One Riverside
768	Xin Yuen Foodstall	Gadong
769	Yasfiani Bake Studio	Kilanas
770	YELO	Bandar
771	Yi's Nation Cafe	Kiulap
772	Yin Yang Cafe	Batu Bersurat
773	Yole	Setia Kenangan 2
774	Yole	Rimbapoint
775	Yole	Times Square
776	Yole	The One
777	Yomie's Rice X Yogurt	Kiulap
778	Yonique Froyo	Kiulap
779	Yori Korean Restaurant	Tanjong Bunut
780	Yum Yum Co	Sengkurong
781	Yumcha	Kiulap
782	Yuzida	Stall
783	Z'yan Restaurant	Kota Batu
784	Zaitoon Biryani & Grills	Yayasan
785	Zaitoon Biryani & Grills	Yayasan
786	Znetic Cafe	Gadong
787	Znetic Waiting Lounge	Kontena Park

5. PROMOTION MECHANICS

5.1 During the Promotion Period, transactions made by BIBD Cards which are approved, cleared and settled through GoMamam will be eligible for the lucky draw:

BIBD Cards	Number of Entries Entitled	Condition
Retail transactions made with BIBD Credit Cards: a. BIBD World Mastercard b. BIBD Gold Mastercard c. BIBD Classic Mastercard d. BIBD Credit Visa Platinum e. BIBD Credit Visa Gold f. BIBD Corporate Credit Gold Mastercard	<ul style="list-style-type: none"> Any approved transaction will earn 3 entry tickets for the lucky draw. 	Any transactions made through GoMamam using BIBD Cards which are approved, cleared and settled.

Retail transactions made with BIBD Debit Cards: a. BIBD Debit World Mastercard b. BIBD Debit Mastercard	<ul style="list-style-type: none"> Any approved transaction will earn 1 entry ticket for the lucky draw. 	
---------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------	--

5.2 The Prize to be given away under this Promotion is as follows:

Approved Transaction Date	Prizes	No. of Winner
15 July 2024 until 22 July 2024	50,000 Hadiah Points	2 winners
	25,000 Hadiah Points	3 winners
23 July 2024 until 30 July 2024	50,000 Hadiah Points	2 winners
	25,000 Hadiah Points	3 winners
31 July 2024 until 7 August 2024	50,000 Hadiah Points	2 winners
	25,000 Hadiah Points	3 winners
8 August 2024 until 18 August 2024	50,000 Hadiah Points	2 winners
	25,000 Hadiah Points	3 winners
15 July 2024 until 18 August 2024	100,000 Hadiah Points	1 winner

5.3 Winner of the lucky draw will be picked at the end of the Promotion Period. The Hadiah Points will be credited to the BIBD Cardholder's account within sixty (60) days after the end of the Promotion Period.

5.4 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.

5.5 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.

5.6 Prizes are non-transferable and cannot be exchanged for cash or any prizes-in-kind.

5.7 BIBD reserves 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.

5.8 No person shall be entitled to any payment or compensation from BIBD should any prize be forfeited or reclaimed under this Promotion.

6. GENERAL

6.1 By participating in the Promotion, the Cardholders expressly agree to be bound by these Terms.

6.2 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.

6.3 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.

- 6.4 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.
- 6.5 In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 6.6 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.
- 6.7 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.