

BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - INTRACORP (B) SDN BHD (“Intracorp”)

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 **12 July 2024 until 11 October 2024 (“Promotion Period”)** or such other date(s) as may be determined/varied and notified by BIBD to the customers, 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 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 **BIBD Cards** at any participating Intracorp 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 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.

3. PARTICIPATING OUTLETS

- 3.1. The participating list of Intracorp outlets are as specified below:

No.	Participating Outlets
1.	Megastore Premium Outlet Gadong
2.	Intracorp Gadong Factory Outlet
3.	Intracorp Kiulap Plaza Hotel Outlet
4.	Intracorp Batu Bersurat Showroom
5.	Intracorp Serusop Showroom
6.	Intracorp Jerudong Showroom

7.	Intracorp Jerudong Furniture Outlet
8.	Intracorp Sunway Centre Showroom
9.	Intracorp Tutong Showroom
10.	Intracorp Seria Showroom
11.	Intracorp Kuala Belait Showroom
12.	Intracorp Kuala Belait Pandan 7 Outlet
13.	Intracorp @ Supa Save Mata-Mata Counter
14.	Intracorp @ Supa Save Seria Counter

4. PROMOTION MECHANICS

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

BIBD Cards	Number of Entries Entitled
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 	<ul style="list-style-type: none"> Every approved transaction (in a single receipt) will earn 2 entry tickets for the lucky draw.
Retail transactions made with BIBD Debit Cards : <ol style="list-style-type: none"> BIBD Debit World Mastercard BIBD Debit Mastercard 	<ul style="list-style-type: none"> Every approved transaction (in a single receipt) will earn 1 entry ticket for the lucky draw.

4.2. **Easy Payment Plan (“EPP”) Processing Fee Waiver worth BND40:**

BIBD Cards	Condition(s)
Retail transactions made with BIBD Credit Cards : <ol style="list-style-type: none"> BIBD Credit World Mastercard BIBD Credit Gold Mastercard BIBD Credit Classic Mastercard BIBD Credit Visa Platinum; and BIBD Credit Visa Gold. 	Approved EPP application with a six (6) or twelve (12) months tenor during the Promotion Period.

4.3. The Prizes to be given away under the lucky draw are:

Prizes	No. of Winners
Grand Prize: Intracorp vouchers worth 10 times of the transacted amount (in a single receipt), with maximum amount capped at B\$5,000 <i>Example 1:</i> Customer transacts B\$50 in a single receipt and wins the lucky draw, the rebate is B\$50 x 10 times = B\$500 <i>Example 2:</i> Customer transacts B\$1,000 in a single receipt and wins the lucky draw, the rebate is B\$1,000 x 10 times = B\$10,000 but the maximum rebate is capped at B\$5,000	1
Second Prize: Intracorp vouchers worth 10 times of the transacted amount (in a single receipt), with maximum amount capped at B\$3,000	1
Third Prize: Intracorp vouchers worth 10 times of the transacted amount (in a single receipt), with maximum amount capped at B\$1,000	1
Consolation Prizes: Intracorp vouchers worth 10 times of the transacted amount (in a single receipt), with maximum amount capped at B\$200	5

- 4.4 Winners of the lucky draws will be picked at the end of the Promotion Period. The prize presentation will be held on such dates as shall be determined jointly by BIBD and Intracorp.
- 4.5 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.
- 4.6 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.
- 4.7 Prizes are non-transferable and cannot be exchanged for cash or any prizes-in-kind.
- 4.8 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 Cards for Shariah-compliant transactions only.
- 5.3. Any disputes in relation to the Intracorp vouchers should be resolved directly with Intracorp and subject to Intracorp's terms and conditions.
- 5.4. BIBD reserves the right to amend or modify any of these Terms either wholly or partly at any time at with minimum 3 business days' notice to the Cardholders.
- 5.5. 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.

- 5.6. In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 5.7. BIBD 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.
- 5.8. 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.