



BIBD HOME FINANCING CAMPAIGN

The following Terms and Conditions (“**Terms**”) shall apply exclusively to the BIBD Home Financing Campaign (“**Campaign**”) held by Bank Islam Brunei Darussalam Berhad (“**BIBD**”).

1. CAMPAIGN PERIOD

- 1.1 The Campaign will be held from **12 July 2024 to 12 January 2025** (“**Campaign Period**”), or such other date(s) as may be varied or determined by BIBD at its discretion and notified to the customers from time to time.
- 1.2 Customers may be entitled to participate in the Campaign when they apply for Home Financing facilities from BIBD for fully constructed/practically completed properties or vacant land.

2. ELIGIBILITY

- 2.1 The Campaign is open to all new or existing BIBD Customers who satisfy all the financing criteria and requirements prescribed by BIBD for eligibility to apply for Home Financing products.
- 2.2 In order to qualify for the Campaign, the Home Financing products must have a minimum tenure of ten (10) years.
- 2.3 Home Financing applications must be made during the Campaign Period and approved before 12 February 2025.
- 2.4 During the Campaign Period, only approved applications by BIBD will qualify for inclusion in the Campaign and will entitle the customers to entries to the respective draws (“**Entries**”).
- 2.5 Customers whose accounts have been suspended, cancelled, or terminated for whatsoever reasons during the Campaign Period shall automatically be disqualified from the Campaign.
- 2.6 Employees of BIBD and its subsidiaries, directors of BIBD and its subsidiaries, Members of the Shariah Advisory Body (“**SAB**”) of BIBD and the SABs of the respective subsidiaries (collectively “**Non-Eligible Persons**”) are **NOT eligible** to participate in the Campaign. Immediate family members of Non-Eligible Persons are also **NOT eligible** to participate in the Campaign. For the avoidance of doubt, immediate family members consist of:
 - 2.6.1 Spouses and children;
 - 2.6.2 Parents; and
 - 2.6.3 Minors or individuals under the age of eighteen who are under the legal guardianship of Non-Eligible Persons.

3. PROMOTION MECHANICS

3.1 During the Campaign Period, the following criteria and conditions must be met by the Customer to be eligible for the Campaign and/or Entries listed hereinbelow:

(A) Monthly Draws

Facility	Entries	Criteria
Home Financing	1	<ul style="list-style-type: none"> ○ Any successful application during the Campaign Period ○ Applicable only upon approval ○ Additional 4 entries for \$150,000.00 and above

Note: Refer to www.bibd.com.bn for information on product features and requirements.

(B) Grand Draw

Facility	Entries	Criteria
Home Financing	1	<ul style="list-style-type: none"> ○ Any successful application during the Campaign Period ○ Applicable only upon approval ○ Additional 4 entries for \$150,000.00 and above

Note: Refer to www.bibd.com.bn for information on product features and requirements.

3.2 If BIBD subsequently determines that a customer is ineligible or is not entitled to the campaign offers or any reason whatsoever, BIBD has the sole discretion to withdraw the said customer's entitlement to the campaign offer without assigning any reason thereto.

4. CAMPAIGN DRAWS AND PRIZES

4.1 During the Campaign Period, the selection of the Monthly winners & Grand Winner will be held on such dates as shall be determined and notified by BIBD at its sole discretion.

4.2 Under the Campaign, the draw category and prizes shall be as follows:

(A) Monthly Winners

Category	Prize	No of Winners	Value of prizes
Month 1 12 July 2024 - 11 August 2024	Water Tank & Air Conditioner	5x monthly winners	Up to BND 1,000.00 each winner
Month 2 12 August 2024 - 11 September 2024	Water Tank & Air Conditioner	5x monthly winners	Up to BND 1,000.00 each winner
Month 3 12 September 2024 - 11 October 2024	Water Tank & Air Conditioner	5x monthly winners	Up to BND 1,000.00 each winner
Month 4 12 October 2024 - 11 November 2024	Water Tank & Air Conditioner	5x monthly winners	Up to BND 1,000.00 each winner
Month 5 12 November 2024 - 11 December 2024	Water Tank & Air Conditioner	5x monthly winners	Up to BND 1,000.00 each winner
Month 6 12 December 2024 - 12 January 2025	Water Tank & Air Conditioner	5x monthly winners	Up to BND 1,000.00 each winner

Category	Prize	No of Winners	Value of prizes
Grand Winner	Interior Design	1x winner	Up to BND 20,000.00

4.3 Qualifying Period

Period	Draw
12 July 2024 - 12 January 2025	Month 1
	Month 2
	Month 3
	Month 4
	Month 5
	Month 6
12 July 2024 - 12 January 2025	Grand Winner

4.4 A random selection of eligible entries will be drawn via a computerised system from the pool of eligible entries within the Campaign Period (“**Drawn Entries**”).

4.5 BIBD shall be at sole liberty to change any of the prizes offered in this Campaign at any time during the Campaign period. The monthly and grand prizes are not bound or limited to the items stated in 4.2.

4.6 Winners agrees that the prizes may not be exchanged or transferable for cash or prizes-in-kind whether in partial or in full. BIBD shall not be responsible for any losses and damages which may be incurred by the winners during the prize redemption process.

4.7 If BIBD subsequently determines that a person is ineligible or has been disqualified for any reason whatsoever, 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.

4.8 The displayed photos of the prizes are for visual purposes only. The prizes hereto are provided on an “As Is” basis and BIBD makes no representation or warranty whatsoever for any inherent defect/fault(s) with respect to the prizes.

4.9 No person shall be entitled to any payment or form of compensation from BIBD in the event any prize is forfeited or reclaimed under this Campaign.



5. CAMPAIGN WINNERS

- 5.1 Winners will be selected randomly from the Drawn Entries and BIBD reserves the right to select/redraw 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.
- 5.2 Winners will be notified by telephone and/or via SMS or such mode of communication deemed feasible by BIBD.
- 5.3 The winners hereby authorize and consent to the public disclosure of their names, pictures, or any other details in any form of media or as determined by BIBD for advertising, publicity or commercial purposes.
- 5.4 During the prize presentation event, winners are required to attend the event for prize collection. In the event that a winner is unable to attend the prize presentation event for whatever reason, BIBD may, at its sole discretion, allow the winner to nominate a representative to accept/collect the prize on the winner's behalf subject to the following:
- 5.4.1 The winner must notify BIBD via its Contact Centre or email their Relationship Manager that they will not be able to attend the prize presentation event at least three (3) days before the event;
 - 5.4.2 The winner must provide BIBD with a letter to inform the Bank of the details of their representative accompanied by a signed copy of the winner's valid identification card, passport or driving licence within the three days period stated in Clause 5.4.1 above.
 - 5.4.3 If a winner fails to notify BIBD within the stipulated period, BIBD may, at its sole discretion, forfeit the prize and deal with the prize in any manner BIBD solely deems appropriate without notice and compensation to the winner.

6. GENERAL

- 6.4 By participating in the Campaign, the customer expressly agrees to be bound by these Terms of the Campaign.
- 6.5 BIBD reserves the right to amend or vary any of these Terms either wholly or in part at any time with at least five (5) business days prior notice to Customers by any mode of communication BIBD solely deems appropriate.
- 6.6 BIBD reserves the right to extend, cancel, terminate, or suspend the Campaign and its related events at any time without assigning any reasons whatsoever with prior notice.



- 6.7 For the avoidance of doubt, any extension, cancellation, termination, or suspension of the Campaign shall not entitle the eligible customer for any claim or compensation against BIBD and for any and/or all losses or damages suffered or incurred by customer as a direct or indirect result of the act of extension, cancellation, termination, or suspension of the Campaign.
- 6.8 In the event of any inconsistency between these Terms and any other brochure, marketing or promotional materials relating to this Campaign, these Terms shall prevail.
- 6.9 BIBD shall not be liable for any losses, damages or expenses arising out of or in connection with the Campaign due to any event beyond the reasonable control of BIBD.
- 6.10 BIBD's decision on any or all matters relating to the Terms shall be final, conclusive, and binding and no correspondences, queries, appeals or attempts to dispute such decision shall be entertained.
- 6.11 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 dispute or claim arising hereunder.