

AR-RAHNU - WIN GOLD OF YOUR CHOICE (MENANGI EMAS PILIHAN AWDA) PROMOTION - TERMS AND CONDITIONS

The following Terms and Conditions (“**Terms**”) apply exclusively to the AR-RAHNU - WIN GOLD OF YOUR CHOICE (“**Promotion**”) held by Bank Islam Brunei Darussalam Berhad (“**BIBD**”)

1. PROMOTION PERIOD

- 1.1. The Promotion shall commence from **1st July 2024** until **31st August 2024** (“**Promotion Period**”) or such other date(s) as may be varied or determined by BIBD, at its sole discretion from time to time.

2. ELIGIBILITY

- 2.1. This promotion is open to all new and existing customers of BIBD (“**Customers**”).
- 2.2. Only Customers whose accounts with BIBD are in good standing are eligible to participate in the promotion.
- 2.3. All employees of BIBD including the Management and Directors of BIBD as well as its subsidiaries (“**BIBD Group**”) and members of BIBD’s Shariah Advisory Body (“**SAB**”) and its subsidiaries are **NOT** eligible to participate in this Promotion.

3. PROMOTION MECHANICS

During the Promotion Period the following criteria and conditions must be met to be eligible for the Promotion

CONDITIONS	OFFERS	LUCKY DRAW ENTRIES
<ul style="list-style-type: none"> Customer must apply for Ar-Rahnu Micro Financing (applicable for both Al-Jauhar and Az-Azhab product) Applications must be approved and disbursed during Promotion Period 	<p>50% off on the following fees and service:</p> <ul style="list-style-type: none"> Administration Fee Gold Jewelry Cleaning service 	<p><u>1 entry</u> for every approved and disbursed application</p> <p><u>2 entries</u> for NEW CUSTOMER for every approved and disbursed application</p>

4. Draw and Prizes

- 4.1. The names of the winners will be drawn and selected at the end of the Promotion Period. A prize presentation event will be held on such date as shall be determined by BIBD.

4.2. The prizes to be given away under the Promotion is:

CATEGORY	QUALIFYING PERIOD	PRIZES
Lucky Draw	1 st July 2024 until 31 st August 2024	<ul style="list-style-type: none"> • 1st Prize - Gold Vouchers valued at B\$3,000.00 • 2nd Prize - Gold Vouchers valued at B\$2,000.00 • 3rd Prize - Gold Vouchers valued at B\$1,000.00 <p>Vouchers can be used to:</p> <ul style="list-style-type: none"> • Design & create your own choice of jewelry • Shop and buy in-store jewelry • Purchase gold bars <p><i>Note:</i></p> <p>(1) <i>All items must be either 999 (24k) 16 (22k) gold 875 (21K) 883(20K) and 750 (18K) pieces ONLY.</i></p> <p>(2) <i>BIBD will contact the winners to provide them of the details relating to the vouchers.</i></p>

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

4.4. Winners will be selected at random from the Drawn Entries after the Promotion Period on such dates as BIBD may determine at its sole discretion.

4.5. BIBD reserves the right to select/draw/ reserve other winners or to replace/substitute any winner(s) who is or may has been found to be ineligible or disqualified without providing any reason whatsoever.

4.6. The photos of the prizes are for illustration purposes only.

4.7. Prizes may not be exchanged or transferable for cash or prizes-in-kind.

4.8. Notwithstanding anything herein, BIBD reserves the right to substitute the prizes with alternative items of similar/equivalent value without having to assign any reason thereto.

4.9. The prizes are provided on an “as is” basis and BIBD makes no representation or warranty whatsoever for any inherent defect(s) with respect to any of the prizes.

4.10. No customer shall be entitled to any payment or compensation from BIBD should any prizes be forfeited or reclaimed.

5. Winners

5.1. All winners will be notified by telephone, SMS and/or such mode of communication deemed appropriate by BIBD.

5.2. The winners hereby authorize and consent to the public disclosure of their names, pictures or any other details in any form of media as may be determined by BIBD for advertising, publicity or commercial purposes.

6. General

- 6.1. By participating in the Promotion, the Customer expressly agrees to be bound by these Terms.
- 6.2. BIBD reserves the right to amend, alter, add or modify these terms at any time at its sole and absolute discretion with notice to Customers at least 5 business days.
- 6.3. For the avoidance of doubt, any extension, cancellation, termination or suspension of the Promotion shall not entitle the eligible Customer for any claim or compensation against BIBD and for any and/or all losses or damage suffered or incurred by the Customer as a direct or indirect result of the act of extension, cancellation, termination or suspension.
- 6.4. In the event of any inconsistency between these Terms and any other brochure, marketing or promotional materials relating to this Promotion, these Terms shall prevail.
- 6.5. BIBD shall not be liable for any loss, damage, or expenses arising out of or in connection with the Promotion or due to any event beyond the reasonable control of BIBD.
- 6.6. BIBD's decision on any or all matters relating to the Terms of the Promotion shall be final, conclusive and binding and no correspondences, 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 dispute or claim arising hereunder.