

TRIPLE ZERO CAMPAIGN FREQUENTLY ASKED QUESTIONS (FAQ)

1. What is the Triple Zero Campaign about?

The Triple Zero Campaign offers you the financial assistance to lighten your obligations which can be beneficial to those who are facing budgetary or financial challenges.

2. What does the Campaign offer?

The Campaign offers as follows:

● Zero Monthly Payment Deduction for the first (3) months

Upon disbursement of the financing, there will be a grace period where the Bank does not deduct the monthly instalment payment from your salary account for the first three (3) months.

● Zero Processing Fees Charged

The processing fees for Personal Financing applications shall be fully waived.

● Zero Profit Charged for the final month

During the Grace Period, no profit shall be collected by the Bank. The commencement of the profit charged and collected shall only take effect upon expiry of the Grace Period. The outstanding profit on the final month, which the Bank is entitled to, shall be waived by way of a rebate at the end of the tenure of the financing and shall be paid to set off any outstanding balance of the selling price.

3. Who can apply?

New or existing BIBD customers who wish to apply for the Personal Financing and meet the product eligibility criteria during the Campaign period.

4. What products are applicable for this Campaign?

This Campaign is only applicable for new Personal Financing application with a minimum financing amount of B\$20,000.

5. When is the Campaign period?

The campaign is offered from 22nd July 2024 until 30th September 2024.

6. When do I start paying the monthly payments for my financing?

The monthly payments shall be deducted from your account upon expiry of the three-month grace period.

7. How do I apply?

You may attend at any BIBD Financing Branch or our Financing Centre to see any of our Personal Bankers who will assist to explain the Terms & Conditions of the Campaign to you.

8. What documents would I need to submit?

Documents required for submission are as follows:

- ◆ Original copy of your Identification Card
- ◆ Original copy of your latest Salary Slip
- ◆ Confirmation of your Salary/ Pension/ Service Contract (where applicable)
- ◆

- ◆ Bank Statements of your account (s) with other Financial Institutions (where applicable)

9. Can I settle my existing Personal Financing facility ahead of schedule?

Ibra (Rebate) will be given, subject to the amount to be determined by the Bank at its sole discretion, for any financing amount settled earlier than maturity date including but not limited to the following situations:

- ◆ Early settlement or early redemption including those arising from prepayments
- ◆ Due to financing structuring exercise
- ◆ In the case of default
- ◆ In the event of termination or cancellation of financing before maturity date

10. Where can I apply for the Campaign?

You can go to any of our branches to apply.

- | | |
|------------------------|-----------------------|
| ◆ BIBD HQ Main Branch | ◆ Seria Branch |
| ◆ Rimba Branch | ◆ Kuala Belait Branch |
| ◆ Manggis Branch | ◆ Serusop Branch |
| ◆ Tanjung Bunut Branch | ◆ Kiulap Branch |
| ◆ Tutong Branch | ◆ Mentiri Branch |

11. Where can I obtain more details on the Campaign?

Details are available on our website www.bibd.com.bn, through our Personal Bankers at your nearest branch or you may call our 24/7 contact centre at 2238181.