

BIBD CARDS PRIVILEGE PROMOTION TERMS AND CONDITIONS - AGODA COMPANY PTE LTD

The following Terms and Conditions (“Terms”) apply exclusively to the **BIBD CARDS 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 **now until 30th June 2026** (“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 Mastercard / VISA Credit Cards (World, Platinum, Gold and Classic), BIBD MasterCard Debit Cards and BIBD Virtual Prepaid Card (“BIBD Cards” and “Cardholders” respectively) whose account(s) are in good standing with BIBD.

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 online transactions made using BIBD Cards via www.agoda.com/BIBD will be eligible for participation in this promotion.

2.4 The discounts offered to the Cardholders are exclusively for the Programme and cannot be accumulated with any other third party in-house offers, discounts, loyalty programmes and/or vouchers except in-house offers and/or loyalty programmes offered by Agoda in accordance with these Terms.

2.5 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.

2.6 All employees of BIBD and its subsidiaries, including the respective Management, Directors and members of Shariah Advisory Body (“BIBD Group”) and employees of participating merchants are **eligible** to participate in this Promotion.

3. PROMOTION MECHANICS

- 3.1 During the Promotion Period, only transactions made with BIBD Cards that are approved, cleared and settled through BIBD Point-of-Sale (“POS”) terminals will be eligible for the following offers:

BIBD Cards	Discount	Conditions	Booking Period	Stay Period
1. BIBD Credit World Mastercard 2. BIBD Credit Gold Mastercard	7%	<ul style="list-style-type: none"> • Online transactions made through 	Now until 30 June 2026	Now until 30 June 2027

3. BIBD Credit Classic Mastercard 4. BIBD Credit Visa Platinum 5. BIBD Credit Visa Gold		www.agoda.com/BIBD which are approved, cleared and settled.		
6. BIBD Debit World Mastercard 7. BIBD Debit Mastercard 8. BIBD Virtual Prepaid Mastercard	5%	<ul style="list-style-type: none"> • The Promotion is applicable to select accommodations marked “eligible for promotion” in designated destinations made through a dedicated Site at: www.agoda.com/bibd. • The Promotion is applicable to accommodation room charges only (excluding taxes, service fees, processing fees, personal expenses and similar charges). 		

- 3.2 The Promotion is non-transferable, non-cumulative and cannot be exchanged for cash or other products.
- 3.3 The Promotion is valid for bookings made via www.agoda.com/bibd during the Promotion Period and concluded within the stated Stay Period

GENERAL

- 4.1 By participating in the Promotion, the Cardholders expressly agree to be bound by these Terms.
- 4.2 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.
- 4.3 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.
- 4.4 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.
- 4.5 In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 4.6 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.
- 4.7 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.