

BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - BREAKFAST CLUB 2024

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 **15 August 2024 until 31 August 2024** (“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 retail transactions made using BIBD Cards at any of the Participating Merchants and outlets in Negara Brunei Darussalam and/or digital transactions made by Cardholders through BIBD’s Quickpay icon on BIBD NEXGEN Wallet will be eligible to participate 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 and its subsidiaries including the Management and Directors of BIBD (“BIBD Group”), members of BIBD’s Shariah Advisory Body and its subsidiaries (“SAB”) and employees of participating merchants are eligible to participate in this Promotion.

3. PARTICIPATING MERCHANTS

The list of participating merchants (“Participating Merchants”) and outlet(s) are as specified below:

No.	Participating Merchant	Participating Merchant Outlet(s)
1	PappaRich Brunei (Rentak Serantau Enterprise)	Grd Flr, Blk G, Abdul Razak Cplx, Jln Gadong, BSB
2	MyKopitiam	Unit G32, One City Shopping Centre, Spg 134-6, Jln Utama Salambigar, Kpg Sg Hanching, Mukim Berakas
3	Golden Coffee	Grd Flr, Unit No.8, Bgn Majid Mohd, Spg 235-7, Jln Pasar Baru, Kpg Kiarong BSB

4	Seri Maharaja Catering & Restaurant Sdn Bhd	No.3, Grd Flr, Bgn Mas Pancawarna, Jln Kubah Makam Diraja, Seri Complex, Batu Satu, Jln Tutong, BSB
5	Lane Microbakery & Coffee	Dar Takaful IBB 2, Grd Flr, Unit 1 Lorong Gerai Timor Jln Pemancha, BSB

4. PROMOTION MECHANICS

4.1 During the Promotion Period, transactions made by Cardholders that are approved, cleared and settled through BIBD Point-of-Sale (“POS”) terminals and Quickpay will be eligible for the following offers (subject to Participating Merchant’s terms):

No.	Participating Merchant	Merchant offer
1	PapaRich Brunei (Rentak Serantau Enterprise)	<ul style="list-style-type: none"> Breakfast set A for 2 Pax cost at BND6.80 with 12 pcs of Sang Kaya, 4 hard-boiled eggs, 2 coffees or teas. Breakfast set B for 2 Pax cost at BND8.80 with 2 pcs mantau with egg mayo (fried or steam), 1 fried carrot cake (original/spicy), 2 coffees or teas. Breakfast set C for 2 Pax cost at BND9.80 with 2 roti kuning kawin or cheese, 4 hard-boiled eggs, 2 coffees or teas. Available from 7am-11am for dine in and take away.
2	Mykopitiam	<ul style="list-style-type: none"> Breakfast set A for 1 Pax cost at BND4 with Roti Kawin special, 2 hard-boiled eggs, 1 coffee or tea. Breakfast set B for 1 Pax cost at BND6 with Roti Kuning or Roti Kuning Cheese, 2 hard-boiled, 1 coffee or tea. Available from 7am-11am for dine in and take away.
3	Golden Coffee	<ul style="list-style-type: none"> Duo breakfast set of BND10 with selection of Chicken Pie or any cake or egg tart x 2 and 2 coffees or teas. Available from 7am-10:30am for dine in and take away.
4	Seri Maharaja Catering & Restaurant Sdn Bhd	<ul style="list-style-type: none"> Breakfast set for 1 Pax at BND4.30 with Poori with Potato Masala or Plain Dosai & Idly with sambar & chutneys or Vadai or Kesari(sweet), 1 coffee or tea. Available from 7am-10am for dine in only.
5	Lane Microbakery & Coffee	<ul style="list-style-type: none"> Breakfast offer with any sandwich from the menu and one new drink at BND12.50. Available from 9am-5pm for dine in and take away.

5. PROMOTION MECHANICS

5.1 During the Promotion Period, the following condition must be met in order for Cardholders to be entitled to the offer:

BIBD Cards	Condition
Retail transactions made using BIBD Cards: <ul style="list-style-type: none"> a. BIBD World Mastercard b. BIBD Gold Mastercard c. BIBD Classic Mastercard d. BIBD Credit Visa Platinum e. BIBD Credit Visa Gold f. BIBD Debit World Mastercard g. BIBD Debit Mastercard 	The card transactions must be approved and cleared through BIBD Point of Sale (“POS”) terminals.
Every purchase transaction through BIBD QuickPay with: <ul style="list-style-type: none"> a. BIBD Credit World Mastercard; b. BIBD Credit Visa Platinum; c. BIBD Credit Gold Mastercard; d. BIBD Credit Visa Gold; e. BIBD Credit Classic Mastercard; f. BIBD Debit World Mastercard; g. BIBD Debit Mastercard; h. BIBD Virtual Prepaid Card; and i. BIBD Hadiah Points. 	Retail transactions made through BIBD Quickpay at participating outlets which are approved, cleared and settled.

6. GENERAL

- 6.1 By participating in the Promotion, the Cardholders expressly agree to be bound by these Terms.
- 6.2 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.
- 6.3 BIBD reserves the right to amend or modify any of these Terms either wholly or partly at any time with a minimum of 3 days’ notice to the Cardholders.
- 6.4 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.
- 6.5 In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 6.6 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.
- 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 disputes or claims pertaining hereto.