

BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - SI MANJA PET GROOMING SPA

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 **3 September 2024 until 22 September 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) and BIBD MasterCard Debit Cards (“Cardholders” and “BIBD Cards” respectively) whose account(s) are in good standing with the Bank.
- 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 participating Si Manja Pet Grooming Spa outlets in Negara Brunei Darussalam will be eligible for participation 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”) and members of BIBD’s Shariah Advisory Body (“SAB”) and its subsidiaries and employees of Si Manja Pet Grooming Spa are eligible to participate in this Promotion.

3. PARTICIPATING OUTLETS

- 3.1. The list of participating Si Manja Pet Grooming Spa outlets are as follows:

No.	Participating Si Manja Pet Spa Outlets
1	Unit 201, Ground Floor, Block B, Cenderawasih Complex, Jalan Raja Isteri Pengiran Anak Saleha, Bandar Seri Begawan.
2	Unit C12 & C13, Wisma Intan Complex, Kg Sengkurong
3	Unit 20, Ground Floor, Spg 440, Bgn Ben Kassim Dan Hj Zaliha, Sg Tilong
4	No. 4085A, Spg 112, Jalan Jaya Negara, Kuala Belait

4. PROMOTION MECHANICS

4.1 Discount

During the Promotion Period, transactions made with BIBD Cards which are approved, cleared and settled through BIBD Point-of-Sale (“POS”) terminals at participating Si Manja Pet Grooming Spa outlets will be eligible for:

BIBD Cards	Discount	Conditions
Retail transactions made using: a. BIBD Credit World Mastercard b. BIBD Credit Gold Mastercard c. BIBD Credit Classic Mastercard d. BIBD Credit Visa Platinum e. BIBD Credit Visa Gold f. BIBD Debit World Mastercard; and g. BIBD Debit Mastercard.	20% on Weekdays (Tuesday, Wednesday and Thursday only).	<ul style="list-style-type: none"> Applicable for pet grooming services only. Discount amount is capped at BND30 p/receipt.
	10% on Weekends (Friday, Saturday and Sunday only).	

4.2 Instagram Giveaway

Criteria	Prizes	Conditions
<ol style="list-style-type: none"> Follow: Participant must follow the Instagram handle for both BIBD (@BIBDBrunei) and Si Manja Pet Grooming Spa (@simanja.petgroomingspa). Repost: Participant need to repost this Promotion’s original post on their Instagram story. Tag: Participants need to tag three (3) friends in the comment section. 	<ul style="list-style-type: none"> Three (3) winners will be randomly selected at the end of each week of this Promotion (Total of nine (9) winners). Each winner will be eligible for a BND30 Si Manja Pet Grooming Spa voucher. 	<ul style="list-style-type: none"> Winners will be notified via Instagram DM (Direct Message) through @BIBDBrunei. Winners must acknowledge and respond to the DM within 48 hours to claim their prize. Failure to respond within this timeframe may result in forfeiture of the prize, and another winner may be selected. Participants consent to the public disclosure of their names and Instagram handles if they win.

5. GENERAL

- By participating in the Promotion, the Cardholders expressly agree to be bound by these Terms.
- 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.
- Any disputes with regards to the discount should be resolved directly with Si Manja Pet Grooming Spa and subject to Si Manja Pet Grooming Spa’s terms and conditions.

- 5.4 BIBD reserves the right to amend or vary any of these Terms either wholly or partly at any time at with minimum 3 days' notice to customer.
- 5.5 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.
- 5.6 In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 5.7 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.
- 5.8 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.