

**BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - SIMPLY-U ENTERPRISE (“SimplyU”)**

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).

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**1. PROMOTION PERIOD**

1.1 The Promotion will take place from **1 September 2024 until 31 October 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. The Promotion is open to all new and existing 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 BIBD.

2.2. The following Cardholders shall not be eligible or qualified to participate in the 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 SimplyU 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, including the Management and Directors of BIBD and its subsidiaries (“BIBD Group”), members of BIBD’s Shariah Advisory Body (“SAB”) and its subsidiaries are eligible to participate in this Promotion.

**3. PARTICIPATING OUTLETS**

3.1. The list of participating SimplyU outlets are as specified below:

No.	Participating Outlets	Address
1.	Promenade outlet	Unit No B3, Ground Floor, Block B, The Promenade Samakaya, Jalan Muara, Kampong Sungai Hanching, Berakas B, Brunei Muara, BC2115, Brunei Darussalam
2.	The Mall Gadong outlet	Unit 1.36B, The Mall, Abdul Razak Complex, Jalan Gadong, Gadong A, Brunei Muara, BE3519, Brunei Darussalam
3.	Rimba Point outlet	Unit No G14B, Rimba Point, Lot 58865, Kampong Rimba, Gadong A, Brunei Muara, BE3119, Brunei Darussalam.
4.	Kilanas outlet	Unit No.6, Simpang 42, Ground Floor, Block B, Lot 18985, Jalan Mulaut,

		Kampong Kilanas, Kilanas, Brunei Muara, BF2520, Brunei Darussalam
5.	KB outlet	No. 81, Shop A3, Jalan Bunga Rambai, Pekan Kuala Belait , Kuala Belait, KA1131, Brunei Darussalam.

#### 4. OFFERS

4.1 Eligible Cardholders may be entitled to the following offers:

BIBD Cards	Number of Entries Entitled	Condition
Retail transactions made with BIBD Credit Cards: a. BIBD World Mastercard b. BIBD Gold Mastercard c. BIBD Classic Mastercard d. BIBD Credit Visa Platinum e. BIBD Credit Visa Gold f. BIBD Corporate Credit Gold Mastercard	<ul style="list-style-type: none"> <li>Any approved transaction will earn 3 entry tickets for the lucky draw.</li> </ul>	Retail transactions made through BIBD POS terminals at participating outlets which are approved, cleared and settled
Retail transactions made with BIBD Debit Cards: a. BIBD Debit World Mastercard b. BIBD Debit Mastercard	<ul style="list-style-type: none"> <li>Any approved transaction will earn 1 entry ticket for the lucky draw.</li> </ul>	

4.2 The Prize to be given away under this Promotion is as follows:

Approved Transaction Date	Prizes	No. of Winner
1 September 2024 until 30 September 2024	\$200 SimplyU shopping voucher	5 winners
1 October 2024 until 31 October 2024	\$200 SimplyU shopping voucher	5 winners

- 4.3 BIBD reserves the right to select/draw other winners or to replace/substitute any winner who is or may have been found to be ineligible or disqualified without providing any reason whatsoever.
- 4.4 If BIBD determines that a person is ineligible or has been disqualified for whatever reason, BIBD may at its discretion reclaim the prize and award it to such person(s) or deal with it in any manner as it deems fit.
- 4.5 Prizes are non-transferable and cannot be exchanged for cash or any prizes-in-kind.
- 4.6 BIBD reserves the right to substitute or replace any/all of the prizes with any other item(s) of similar market value without having to assign any reason.

4.7 No person shall be entitled to any payment or compensation from BIBD should any prize be forfeited or reclaimed under this Promotion.

## 5. GENERAL

- 5.1 By participating in the Promotion, the Cardholders expressly agree to be bound by these Terms.
- 5.2 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.
- 5.3 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.
- 5.4 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.
- 5.5 In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 5.6 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.
- 5.7 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.