

BIBD CREDIT CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - BOEFFI INTERNATIONAL (B) SDN BHD

The following Terms and Conditions (“**Terms**”) apply exclusively to the BIBD CREDIT CARD PRIVILEGE PROMOTION (“**Promotion**”) held by Bank Islam Brunei Darussalam Berhad (“**BIBD**”).

1. PROMOTION PERIOD

- 1.1. The Promotion will take place from **26th August 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. This Promotion is exclusively for BIBD Customers holding BIBD Mastercard / VISA Credit Cards (World, Platinum, Gold and Classic) (collectively “**BIBD Cards**” and “**Cardholders**” 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 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 **all Boeffi (B) International Sdn Bhd’s outlets** during the Promotion Period, 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 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 participating list of Boeffi International Sdn Bhd outlets are as specified below:

No.	Outlet	Address
1	Rimba Point Mall Outlet	Unit G-16 Rimba Point Mall, Jalan 18, Perumahan Negara Rimba, BE 3119, Negara Brunei Darussalam
2	Kuala Belait Outlet	Lot 9189, Jalan Negara Jaya, Pandan 4, Block A, Shophouse No 2. Kuala Belait, Negara Brunei Darussalam
3	Aman Hills Shopping Centre outlet	G-8A, Ground Floor, Aman Hills Shopping Centre Simpang 30, Jalan Aman, Kg Manggis, Mukim Berakas B Bandar Seri Begawan, Brunei BC3615
4	The Mall Gadong outlet	The Mall Gadong Lot 1.37, Abdul Razak Complex,

		Gadong BE3519, Negara Brunei Darussalam.
5	Onecity Shopping Centre outlet	Onecity Shopping Centre F17, 1st Floor, Simpang 134, 6 Jalan Utama Salambigar, BC2115 Negara Brunei Darussalam
6	Kiulap 2 Branch outlet	Health Holm Kiulap Unit 1-3, Ground Floor, Block B, Taibah Complex Kiulap Gadong, BE1518, Negara Brunei Darussalam

4. PROMOTION MECHANICS

- 4.1. During the Promotion Period, transactions made by BIBD Cards which are approved, cleared and settled through **BIBD Point of Sale (“POS”)** terminal will be eligible for the following offer:

BIBD Credit Cards	Offer	Conditions
Retail transactions made using: a. BIBD Credit World Mastercard	\$600 discount	Limited to BoeV limited-edition massage chair
Retail transactions made using: a. BIBD Credit Gold Mastercard b. BIBD Credit Classic Mastercard c. BIBD Credit Visa Platinum d. BIBD Credit Visa Gold.	\$500 discount	

- 4.2 Easy Payment Plan (“EPP”):

BIBD Credit Cards	Criteria	Offer
Applicable purchase(s) 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	Approved EPP application with a six (6) and twelve (12) months tenor during the Promotion Period	Processing fee waiver (worth BND40 per EPP application)

- 4.3 If BIBD subsequently determines that a Cardholder is ineligible or is not entitled to the Offer for any reason, BIBD has the sole discretion to reclaim the discount.

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 BIBD Cards for Shariah-compliant transactions only.
- 5.3. BIBD reserves the right to amend, alter, add or modify any of these Terms either wholly or partly at any time at with minimum 3 business days' notice to customer.
- 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.
- 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 decisions on any or all matters relating to the Promotion shall be final and absolute.
- 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.