

**BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - NINENINE MOBILE SERVICES SDN BHD**

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).

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**1. PROMOTION PERIOD**

- 1.1 The Promotion will take place from **27 September 2024 until 30 November 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 (collectively “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 participating Ninenine Mobile Services Sdn Bhd 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 respective Management, Directors and members of Shariah Advisory Body (“BIBD Group”) are **not eligible** to participate in this Promotion.
- 2.6 All employees of Ninenine Mobile Service are **eligible** to participate in this Promotion.

**3. PARTICIPATING OUTLETS**

- 3.1 The participating list of Ninenine Mobile Service Sdn Bhd outlets are as specified below:

No.	Participating Ninenine Mobile Service Sdn Bhd Outlets
1.	Unit 1.16, 1 <sup>st</sup> Flr, The Mall Gadong, BSB
2.	Unit 1.47, 1 <sup>st</sup> Flr, The Mall Gadong, BSB
3.	Unit 9, Grd Flr, Block H, Abdul Razak Complex, Gadong, BSB
4.	Unit G17, Grd Flr, Times Square Shopping Centre

#### 4. OFFERS

4.1. Eligible Cardholders may benefit from the following offers:

BIBD Card	Offer	Conditions
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	<b>\$100 discount (limited to the first 100 Credit Cardholders only)</b>	<ol style="list-style-type: none"> <li>iPhone 16 (any series) purchased at Ninenine Mobile Service Sdn Bhd <b>Times Square outlet</b> only.</li> <li>The Offer is limited to only <b>one</b> iPhone 16 (any series) per Credit Card.</li> <li>The discount will only be eligible to Credit Cardholder.</li> </ol>

4.2 BIBD reserves the right and shall at its own sole discretion determine the Cardholders who are eligible to the above discount/offer.

#### 5. PROMOTION MECHANICS

5.1 During the Promotion Period, transactions made by BIBD Cards which are approved, cleared and settled through **BIBD Point-of-Sale (“POS”) terminals at participating Ninenine Mobile Service Sdn Bhd outlets** will be eligible for the lucky draw:

BIBD Cards	Number of Entries Entitled
Retail transactions made with <b>BIBD Credit Cards:</b> 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>Lucky draw entries are Card bound i.e Cardholder must use the same Card account to earn accumulated entries.</li> <li>The first purchase receipt (in any amount) will earn 3 entries for the lucky draw.</li> <li>Additional 3 entries will be earned for every accumulative amount of BND50 purchased (in first and subsequent receipts) with the same Card Account.</li> </ul> <p><i>Example:</i>            Accumulated transactions totaling BND860.00 (with the same BIBD Card) made during the Promotion Period, will earn total of 54 entries.</p>

<p>Retail transactions made with <b>BIBD Debit Cards</b>:</p> <ol style="list-style-type: none"> <li>BIBD Debit World Mastercard</li> <li>BIBD Debit Mastercard</li> </ol>	<ul style="list-style-type: none"> <li>Lucky draw entries are Card bound i.e Cardholder must use the same Card account to earn accumulated entries.</li> <li>The first purchase receipt (in any amount) will earn 1 entry for the lucky draw.</li> <li>Additional 1 entry will be earned for every accumulative amount of BND50 purchased (in first and subsequent receipts) with the same Card Account.</li> </ul> <p><i>Example:</i></p> <ul style="list-style-type: none"> <li>Accumulated transactions totaling BND280.00 (with the same BIBD Card) made during the Promotion Period, will earn total of 6 entries.</li> </ul>
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### 5.2 Easy Payment Plan (“EPP”):

BIBD Credit Cards	Offer	Criteria
<p>Transactions made using:</p> <ol style="list-style-type: none"> <li>BIBD Credit World Mastercard</li> <li>BIBD Credit Gold Mastercard</li> <li>BIBD Credit Classic Mastercard</li> <li>BIBD Credit Visa Platinum</li> <li>BIBD Credit Visa Gold</li> <li>BIBD Credit Gold Mastercard</li> </ol>	<ul style="list-style-type: none"> <li><b>Processing fee waiver (worth BND40 per EPP application).</b></li> <li><b>Processing fee waiver (worth BND70 per EPP application).</b></li> </ul>	<ul style="list-style-type: none"> <li>Approved EPP application with a <b>six (6) or twelve (12) months</b> tenor during the Promotion Period.</li> <li>Approved EPP application with a <b>eighteen (18) or twenty-four (24) months</b> tenor during the Promotion Period.</li> </ul>

### 5.3 The Prizes to be given away under this Promotion are:

Prizes	No. of Winners
Grand Prize: iPhone 16 128GB	1
Second Prize: iPad Air 5 Wifi 65GB	1
Third Prize: Airpods Pro Gen 2	1
Fourth Prize: Samsung Galaxy Watch 6 44mm	5
Fifth Prize: Samsung Buds 2	6
Sixth Prize: JBL Clip 4 Speaker	6

- 5.4 Winners of the lucky draws will be picked at the end of each lucky draw period. The prize presentation will be held on such dates as shall be determined jointly by BIBD and Ninenine Mobile Service Sdn Bhd.
- 5.5 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.
- 5.6 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.
- 5.7 Prizes are non-transferable and cannot be exchanged for cash or any prizes-in-kind.
- 5.8 BIBD and Ninenine Mobile Service Sdn Bhd reserve 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.
- 5.9 Prizes are provided on an “as is” basis. Cardholders acknowledge that any disputes in relation to the lucky draw prizes are to be resolved directly with Ninenine Mobile Service Sdn Bhd is subject to merchant’s terms and conditions.
- 5.10 No person shall be entitled to any payment or compensation from BIBD should any prize be forfeited or reclaimed under this Promotion.

## 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 business 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.