

BIBD CREDIT CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - AV ELECTRONICS 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 [RC00006420] (“**BIBD**”).

1. PROMOTION PERIOD

- 1.1. The Promotion will take place from **27 September 2024 until 31 October 2024** (“**Promotion Period**”) or such other date(s) as may be determined/varied by BIBD, at its sole discretion from time to time.

2. ELIGIBILITY

- 2.1. The Promotion is open to all new and existing BIBD Credit Cardholders holding BIBD Mastercard / VISA Credit Cards (World, Platinum, Gold and Classic) (“**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. For the avoidance of doubt, cash withdrawal transactions of any kind including withdrawals made through any of BIBD’s Automated Teller Machine(s) or over the counter will not qualify for purposes of inclusion in the Promotion.
- 2.4 All employees of BIBD and its subsidiaries, including the respective Management, Directors and members of Shariah Advisory Body (“**BIBD Group**”) employees are eligible to participate in this Promotion.

3. PARTICIPATING OUTLETS

- 3.1. The list of participating AV Electronics Sdn Bhd outlets are as specified below:

No	Participating Outlets	Address
1.	The Mall 1	Unit 1.12, First floor, The Mall, Abdul Razak Complex, Gadong, BE3519, Brunei Darussalam.
2.	The Mall 2	Unit 2.17, Second floor, The Mall, Abdul Razak Complex, Gadong, BE3519, Brunei Darussalam.
3.	Kiulap	Spg. 88, Unit 27-28, Block B, Ground and 1st Floor, Bangunan Awg. Hj. Ahmad bin Awg. Hj. Hassan & Anak-anak, Kg. Kiulap, BSB, BE1518, Brunei Darussalam
4.	KB	No. 3, Jalan Pretty, Kuala Belait, KA1131, Brunei Darussalam

4. OFFERS

- 4.1. Eligible Cardholders may be entitled to the following offers:

BIBD Card	Offer	Conditions
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	<ul style="list-style-type: none"> Discount of \$50 for the purchase of any iPhone 16 series The purchase of any iPhone 16 series with BIBD Credit Card during the Promotion Period will get free accessories worth \$75 Complimentary personal setup service worth \$40 	<ul style="list-style-type: none"> iPhone 16 (any series) purchased at any AV Electronic Sdn Bhd Outlets The Offer is limited to only one iPhone 16 (any series) per Credit Card. Limited to the first 100 Cardholders only. Retail transactions made through BIBD POS terminals at participating outlets which are approved, cleared and settled.

4.2 Easy Payment Plan (“EPP”):

BIBD Credit Cards	Criteria	Offer
Applicable purchase(s) using: <ul style="list-style-type: none"> 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 for any approved purchase from AV electronic not limited to Iphone 16 purchases.	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

- By participating in the Promotion, the Cardholder expressly agrees to be bound by these Terms.
- These Terms are in addition to and without prejudice to BIBD Cards’ terms and conditions including the usage of the BIBD Card for Shariah-compliant transactions only.
- BIBD reserves the right to amend, vary, or modify any of these Terms including but not limited to extend, cancel, terminate or suspend this Promotion at any time at its sole and absolute discretion with minimum of 3 business days’ notice to the Cardholders.
- BIBD shall not be held liable for any and/or all form of losses or damages suffered or incurred by the Cardholder 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'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.