

BIBD CREDIT CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - DATASTREAM DIGITAL SDN BHD (“DST”)

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 (World, Platinum, Gold and Classic) (“**Cardholders**”) whose account(s) are in good standing with BIBD.
- 2.2. Successful retail transactions made using BIBD Credit Card (World, Platinum, Gold and Classic) at **DST Airport Mall Branch only** and **DST Website** at <https://dst.com.bn> will be eligible for participation in this Promotion.
- 2.3. The following Cardholders shall not be eligible to participate in the Promotion:
- a) Cardholders whose accounts with BIBD are in delinquent or past due status and/or are facing any legal proceedings (including bankruptcy proceedings); and/or
 - b) Cardholders whose accounts have been suspended, cancelled or terminated for whatsoever reasons during the Promotion Period, shall be disqualified from 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) 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**”) and employees of DST are **eligible** to participate in this Promotion.

3. PROMOTION MECHANICS

During the Promotion Period, the following criteria and conditions must be met by the Cardholders:

Criteria	Conditions
Every purchase transaction through BIBD Point-of-Sale (POS) terminals with: <ol 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 	Retail transactions made through BIBD POS terminals which are approved, cleared and settled.

Every purchase transaction through https://dst.com.bn with: <ol style="list-style-type: none"> BIBD Credit World Mastercard BIBD Credit Gold Mastercard BIBD Credit Classic Mastercard BIBD Credit Visa Platinum BIBD Credit Visa Gold 	Retail transactions made through https://dst.com.bn which are approved, cleared and settled.
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4. OFFERS

4.1. Eligible Cardholders may benefit from the following offers:

BIBD Card	Offer	Conditions
<ol style="list-style-type: none"> BIBD Credit World Mastercard BIBD Credit Gold Mastercard BIBD Credit Classic Mastercard BIBD Credit Visa Platinum BIBD Credit Visa Gold 	\$50 rebate credited to Cardholder's credit card account (limited to the first 100 Cardholders only)	<ol style="list-style-type: none"> iPhone 16 (any series) purchased at DST Airport Mall outlet or through https://dst.com.bn only with 24- month contract with either Mobi 30 plan, Mobi 50 plan or Mobi 80 plan including new registrations, port-ins, and re-contracts. The Offer is limited to only one iPhone 16 (any series) per Credit Card. The rebate will only be credited to the eligible Cardholder's Credit Card account within 30 business days (upon confirmation that the transaction has been approved).

4.2 BIBD reserves the right and shall at its own sole discretion determine the Cardholders who are eligible to the above rebate/offer. Cardholders who are eligible to the rebate/offer will be reimbursed the amount of the rebate.

5. GENERAL

5.1. By participating in the Promotion, the Cardholders expressly agrees 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, 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.
- 5.4. 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 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.