

**BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - GLENEAGLES JPMC SDN BHD (“GJPMC”)**

The following Terms and Conditions (“Terms”) apply exclusively to the **BIBD CREDIT CARD PRIVILEGE PROMOTION (“Promotion”)** held by Bank Islam Brunei Darussalam Berhad (“BIBD”) (Company Registration No. RC00006420).

**1. PROMOTION PERIOD**

- 1.1. The Promotion will take place from **29 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 Credit Mastercard Cardholders (World, Gold and Classic) (collectively referred to as “**BIBD Credit Cards**” and “**Cardholders**” respectively) whose accounts 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 Credit Cards at GJPMC located at Jerudong Park, Bandar Seri Begawan BG3122, 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 of BIBD and members of BIBD’s Shariah Advisory Body (“**BIBD Group**”) and its subsidiaries and employees of GJPMC are eligible to participate in this Promotion.

**3. PROMOTION MECHANICS**

- 3.1. During the Promotion Period, transactions made with BIBD Credit Mastercard which are approved, cleared and settled through BIBD Point-of-Sale (“**POS**”) terminals at GJPMC are eligible to the following offer:

BIBD Credit Cards	Offer	Conditions
Transactions made using: a. BIBD Credit World Mastercard	<b>BND200 discount</b>	<ul style="list-style-type: none"> <li>• Discount only applicable on Basic/Premium Cardiac Screening Package only.</li> <li>• Limited to 1 transaction per card only.</li> <li>• Limited to the first 100 BIBD Card transactions.</li> </ul>
Transactions made using: a. BIBD Credit Gold Mastercard; and b. BIBD Credit Classic Mastercard	<b>BND150 discount</b>	

### 3.2. Easy Payment Plan (“EPP”):

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

3.3. 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.

## 4. GENERAL

- By participating in the Promotion, the Cardholders expressly agree to be bound by these Terms.
- 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.
- 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.
- 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.
- In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- BIBD decisions on any or all matters relating to the Promotion shall be final and absolute.
- 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.