

BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - INTEGRATED COMMUNICATIONS SDN BHD (“INCOMM”)

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

1. PROMOTION PERIOD

- 1.1. The Promotion will be held 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. The Promotion is open to all new and existing BIBD MasterCard / VISA Credit Cardholders (World, Platinum, Gold and Classic) (collectively referred to as “**Cardholders**”) 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 MasterCard / VISA Credit Cards (World, Platinum, Gold and Classic) (collectively “**BIBD Cards**”) at participating Incomm outlets as stated in Clause 3.1 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 as well as their subsidiaries (“**BIBD Group**”) and members of BIBD’s Shariah Advisory Body (“**SAB**”) and its subsidiaries and employees of Incomm are eligible to participate in this Promotion.

3. PARTICIPATING OUTLETS

- 3.1. The participating list of Incomm outlets are as specified below:

No.	Participating Incomm Outlets
1.	Incomm The Mall Store
2.	Incomm Seria
3.	Incomm Kiulap
4.	Incomm Latifuddin
5.	Incomm Gadong Abdul Razak

4. PROMOTION MECHANICS

4.1. During the Promotion Period, transactions made by **BIBD Credit Cardholders that are approved and cleared through BIBD POS terminal** will be eligible for the offer, subject to the following condition and criteria:

BIBD Credit Cards	Offer	Condition
Applicable purchase(s) using: <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 	<ul style="list-style-type: none"> Purchase of a smartphone from the Apple iPhone 16 series will entitle the Cardholder to a BND100 discount. 	<ul style="list-style-type: none"> Offer/discount is limited to the purchase of one (1) Apple iPhone16 series smartphone per BIBD Credit Card only. Limited to the first 100 BIBD Credit Card transactions. Please note that the limit applies to the first 100 transactions made at all the participating Incomm outlets collectively and not per outlet.

4.2. Easy Payment Plan (“EPP”):

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

5. GENERAL

- By participating in the Promotion, the Cardholders expressly agrees to be bound by these Terms.
- Any disputes in relation to the Incomm discount should be resolved directly with Incomm and subject to Incomm’s terms and conditions.
- The Term 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 with minimum three (3) business days’ notice to Cardholder.
- 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.

- 5.6. In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 5.7. BIBD 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.
- 5.8. 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.