

BIBD CREDIT CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - PROGRESIF SDN BHD (“Progresif”)

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 **27 September 2024 until 27 December 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 Cardholders (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:
- Cardholders whose accounts have been suspended, cancelled or terminated for whatsoever reasons during the Promotion Period; and/or
 - 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 Credit Cards”) via **Progresif’s webstore (progresif.com)** 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 the subsidiaries (“BIBD Group”) and members of BIBD’s Shariah Advisory Body and its subsidiaries are eligible to participate in this Promotion.
- 2.6. Employees of Progresif are not eligible to participate in this Promotion.

3. PROMOTION MECHANICS

- 3.1. During the Promotion Period, transactions made by BIBD Credit Cards will be eligible for the offer, subject to the following conditions:

BIBD Credit Cards	Offer / Conditions
Transactions through Progresif’s webstore: <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 	Purchase of any iPhone 16 handset will entitle the first twenty (20) Cardholders to the following: <ol style="list-style-type: none"> BND200 rebate; and USD40 Casetify (casetify.com) voucher. Applicable to Rent-To-Own payment options with minimum upfront payment of BND500. The rebate and voucher dispatch are managed by Progresif. For more information, please visit https://www.progresif.com/iphone16

3.2. 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 either a six (6) or twelve (12) months tenor during the Promotion Period.	Waiver of Processing Fee of BND40 per application)

4. GENERAL

- 4.1. By participating in the Promotion, the Cardholders expressly agrees to be bound by these Terms.
- 4.2. 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.
- 4.3. 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) days’ notice to Cardholder.
- 4.4. 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.
- 4.5. In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 4.6. 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.
- 4.7. 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.