

CREDIT CARD ACQUISITION CAMPAIGN 2024 - TERMS AND CONDITIONS

The following Terms and Conditions (“**Terms**”) apply exclusively to the **Credit Card Acquisition Campaign 2024** (“**Campaign**”) held by Bank Islam Brunei Darussalam Berhad (“**BIBD**”) (Company Registration No. RC00006420).

1. CAMPAIGN PERIOD

- 1.1. The Campaign shall commence from **1st September 2024** until **31st December 2024** (“**Campaign 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. This Campaign is open to all new and existing BIBD customers (individually referred to as “**Customer**” and collectively referred to as “**Customers**”) who have successfully applied for BIBD Mastercard / VISA Credit Card (World, Platinum, Gold and Classic) (“**BIBD Card(s)**” respectively) whose account(s) are in good standing with BIBD.

- 2.2. The following Customers shall not be eligible or qualified to participate in this Campaign:

- (a) Customers whose accounts have been suspended, cancelled or terminated for whatsoever reasons during the Campaign Period; and/or
- (b) Customers 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. All employees of BIBD and its subsidiaries, including the respective Management, Directors and members of Shariah Advisory Body (“**BIBD Group**”) are **NOT eligible** to participate in this Campaign.

3. CAMPAIGN MECHANICS

During the Campaign Period the following criteria and conditions must be met to be eligible for the Campaign:

3.1. Annual Fee Waiver

CONDITIONS	OFFERS
<ul style="list-style-type: none"> • Customers who do not have any BIBD credit card and/or facility over the last 6 months (“New Customer”). • Successfully applied for BIBD Card(s) during Campaign Period. • BIBD Card(s) included are: <ul style="list-style-type: none"> ✓ Classic Mastercard ✓ Gold Mastercard ✓ Visa Gold ✓ Visa Platinum ✓ World Mastercard 	<p>1 Year Annual Fee Waiver</p>

3.2. FOR COLLECTION & ACTIVATION OF CREDIT CARDS

CONDITIONS	OFFERS	INSTANT DIP
<ul style="list-style-type: none"> Successfully applied for BIBD Card(s) during Campaign Period. BIBD Card(s) included are: <ul style="list-style-type: none"> ✓ Classic Mastercard ✓ Gold Mastercard ✓ Visa Gold ✓ Visa Platinum ✓ World Mastercard BIBD card(s) must be <u>collected and activated</u> Only <u>collection made at BIBD Kiulap Branch</u> will be entitled to this offer. 	Guaranteed gift*	1 (One) time x Dip into the Gift Box

*There will be 400 gifts in the gift box which is replenished every month with another 400 gifts until the end of the campaign. This will be on a first come first serve basis - while stock last.

3.3. FOR TRANSACTIONS MADE WITH CREDIT CARDS

	CONDITIONS	PRIZE
MONTHLY PRIZE	<ul style="list-style-type: none"> Open to existing and new BIBD Credit Cardholders. BIBD Card(s) included are: <ul style="list-style-type: none"> ✓ Classic Mastercard ✓ Gold Mastercard ✓ Visa Gold ✓ Visa Platinum ✓ World Mastercard Winners are determined by the <u>most number of transactions made</u>. Transactions using BIBD Card(s) via BIBD POS terminals, BIBD QuickPay, or online throughout Campaign Period 	'Bill Wipe Out'** of \$500 x 3 winners

**Bill Wipe Out -is the crediting of \$500 into your used credit card.

	CONDITIONS	PRIZE	LUCKY DRAW ENTRIES
GRAND DRAW	<ul style="list-style-type: none"> Open to existing and new BIBD Credit Cardholders. BIBD Card(s) included are: <ul style="list-style-type: none"> ✓ Classic Mastercard ✓ Gold Mastercard ✓ Visa Gold ✓ Visa Platinum ✓ World Mastercard Transactions using BIBD Card(s) via BIBD POS terminals, BIBD QuickPay, or online throughout Campaign Period 	2 (Two) Million Hadiah Points x 5 winners	<ul style="list-style-type: none"> 2 entries for each transaction by New Customer (who has applied during the campaign).
			1 entry for each transaction by existing BIBD Credit Cardholders.

4. Instant Dip Gift Box Prizes, Monthly Prizes and Grand Draw Prizes

4.1. The names of the monthly winners will be determined after completion of every month and the grand draw names will be selected at the end of the Campaign Period. A prize presentation event on a monthly basis will be held on such dates as shall be determined by BIBD.

4.2. The prizes to be given away under the Campaign is:

CATEGORY	QUALIFYING PERIOD	PRIZES
FOR COLLECTION & ACTIVATION OF CREDIT CARDS	1 st September to 30 th September 2024	Travel Tickets to Kuching x 2 Android TV 55" x 2 Action Camera x 1 Speaker x 1 Smart Watch x 2 Hair Dryer x 2 Portable Speakers x 2 Dining Vouchers (\$50) x 5 Fuel Vouchers (\$20) x 10 Shopping Vouchers (\$10) x 50 4,000 Hadiah Points x 20 Bubble Tea Vouchers (\$5) x 100 Frozen Yogurt Vouchers (\$5) x 100 Corporate Gift x 103

	1 st October to 31 st October 2024	Travel Tickets to KK x 2 Portable Blender x 2 Wireless Earbuds x 4 Garment Steamer x 2 Sport Attire Vouchers (\$50) x 4 Dining Vouchers (\$50) x 5 Fuel Vouchers (\$20) x 10 Shopping Vouchers (\$10) x 50 4,000 Hadiah Points x 20 Coffee Vouchers (\$5) x 100 Café Voucher (\$5) x 100 Corporate Gift x 101
	1 st November to 30 th November 2024	Travel Tickets to KL x 2 Humidifier x 2 Action Camera x2 Smart Watch x 2 Fuel Vouchers (\$20) x 10 Coffee Voucher (\$20) x 10 Shopping Vouchers (\$10) x 50 4,000 Hadiah Points x 20 Fast food Voucher (\$5) x 100 Coffee Voucher (\$5) x 100 Corporate Gift x 102
	1 st December to 31 st December 2024	Action Camera x 3 Washing Machine x 2 Action Camera x 3 Smart Watch x 1 Wireless earbuds x 4 Wireless Headphones x 2 Fridge x 2 Shopping Vouchers (\$50) x 10 Fuel Vouchers (\$20) x 10 Fast food Vouchers (\$10) x 50 4,000 Hadiah Points x 20 Bubble Tea Vouchers (\$5) x 100 Coffee Voucher (\$5) x 100 Corporate Gift x 93
FOR TRANSACTIONS MADE WITH CREDIT CARDS (Monthly Prize)	<ul style="list-style-type: none"> • 1st September to 30 September 2024 • 1st October to 31st October 2024 • 1st November to 30th November 2024 • 1st December to 31st December 2024 	'Bill Wipe Out' of \$500 x 3 winners per month
FOR TRANSACTIONS MADE WITH CREDIT CARDS (Grand Draw)	1 st September to 31 st December 2024	2 (Two) Million Hadiah Points x 5 winners

- 4.3. A random selection of eligible entries will be drawn via a computerized system from the pool of eligible entries (“**Drawn Entries**”) within the Campaign Period.
- 4.4. Grand Prize Winners will be selected at random from the Drawn Entries after the Campaign Period on such dates as BIBD may determine at its sole discretion.
- 4.5 BIBD reserves the right to select/draw/ reserve other winners or to replace/substitute any winner(s) who is or may has been found to be ineligible or disqualified without providing any reason whatsoever.
- 4.6. The photos of the prizes are for illustration purposes only.
- 4.7. Prizes may not be exchanged or transferable for cash or prizes-in-kind.
- 4.8. Notwithstanding anything herein, BIBD reserves the right to substitute the prizes with alternative items of similar/equivalent value without having to assign any reason thereto.
- 4.9. The prizes are provided on an “as is” basis and BIBD makes no representation or warranty whatsoever for any inherent defect(s) with respect to any of the prizes.
- 4.10. No customer shall be entitled to any payment or compensation from BIBD should any prizes be forfeited or reclaimed.

5. Campaign Participation Scenarios

SCENARIO	ELIGIBILITY
<u>Customer A:</u> 1. Customer A opens an account and applied for a credit card on 5 Oct 2024. 2. Collects and activate @ Kiulap Branch on the 20 th Oct 2024. 3. Transacts 20 times in October, 30 times in November and 50 times in December.	✓ Eligible for Instant Prize Draw x 1 @ Kiulap Branch ✓ Eligible to participate in monthly Top Transactor for Month 2, 3 and 4. ✓ Grand Draw Entries (New Customer) : 20 +30 + 50 transactions x 2 Entries = 200 entries
<u>Customer B:</u> 1. Existing customer with BIBD Account and applies for a credit card on 29 Nov 2024. 2. Collects and activate @ Kiulap Branch on the 20 Dec 2024. 3. Only uses it for holiday in Feb 2025	✓ Eligible for Instant Prize Draw x 1 @ Kiulap Branch
<u>Customer C:</u> 1. Existing credit card holder and applies for credit card on 29 Nov 2024 and request for collection @ Bandar Branch 2. Collected credit card and activate @ Bandar Branch on 15 Dec 2024 3. Transacted 30 times in December.	✓ Eligible to participate in the Monthly Top Transactor for Month 4. ✓ Grand Draw Entries (existing customer) : 30 transactions x 1 Entries = 30 entries
<u>Customer D:</u> 1. Existing credit card holder and applies for upgrade of credit card on 3 Oct 2024. Request for collection @ Kiulap Branch 2. Collected and activates card @ Kiulap Branch on the 24 Oct 2024. 3. Transacted 50 times in October, 200 in November and 350 in December.	✓ Eligible for Instant Prize Draw x 1 @ Kiulap Branch ✓ Eligible to participate in monthly Top Transactor for Month 2, 3 and 4. ✓ Grand Draw Entries (existing customer) : 50 +200+ 350 transactions x 1 Entries = 600 entries

6. Winners

6.1. All winners will be notified by telephone, SMS and/or such mode of communication deemed appropriate by BIBD.

6.2. The winners hereby authorize and consent to the public disclosure of their names, pictures or any other details in any form of media as may be determined by BIBD for advertising, publicity or commercial purposes.

7. General

7.1. By participating in the Campaign, the Customer expressly agrees to be bound by these Terms.

7.2. 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.

7.3. BIBD reserves the right to amend, alter, add or modify these terms at any time at its sole and absolute discretion with notice to Customers at least 5 business days.

7.4. For the avoidance of doubt, any extension, cancellation, termination or suspension of the Campaign shall not entitle the eligible Customer for any claim or compensation against BIBD and for any and/or all losses or damage suffered or incurred by the Customer as a direct or indirect result of the act of extension, cancellation, termination or suspension.

7.5. In the event of any inconsistency between these Terms and any other brochure, marketing or promotional materials relating to this Campaign, these Terms shall prevail.

7.6. BIBD shall not be liable for any loss, damage, or expenses arising out of or in connection with the Campaign or due to any event beyond the reasonable control of BIBD.

7.7. BIBD's decision on any or all matters relating to the Terms of the Campaign shall be final, conclusive and binding and no correspondences, queries, appeals or attempts to dispute such decision shall be entertained.

7.8. 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 dispute or claim arising hereunder.