



## **BIBD TOP UP TAH LAGI! PROMOTION TERMS AND CONDITIONS**

The following Terms and Conditions (“**Terms**”) apply exclusively to the **BIBD Top Up Tah Lagi! Promotion** (“**Promotion**”) held by Bank Islam Brunei Darussalam Berhad (“**BIBD**”) (Company Registration No. RC00006420).

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### **1. Promotion Period**

The Promotion will commence from **1<sup>st</sup> October - 31<sup>st</sup> December 2024** inclusive (“**Promotion Period**”) or such other date(s) as may be varied and notified by BIBD at its sole discretion from time to time.

### **2. Eligibility**

2.1 This Promotion is open to all new and existing BIBD account holders (collectively “**Accountholders**”) whose accounts are in good standing with the Bank.

2.2 Accountholders, whose accounts have been suspended, cancelled, or terminated for whatsoever reason during the Promotion Period, shall be disqualified from this Promotion.

2.3 Only top up transactions made through BIBD NEXGEN Online, BIBD NEXGEN Wallet and BIBD BizNet which have been accepted and cleared will qualify for inclusion in this Promotion.

2.4 All successful top up transactions shall entitle customers to one (1) draw entry per transaction.

2.5 Employees of BIBD and its subsidiaries, directors of BIBD and its subsidiaries, Members of the Shariah Advisory Body (“**SAB**”) of BIBD and the SABs of the respective subsidiaries (collectively “**Non-Eligible Persons**”) are **NOT** eligible to participate in this Promotion.

2.6 However, immediate family members of the Non-Eligible Persons are eligible for participation in the Promotion. For the avoidance of doubt, immediate family members consist of the spouses, children, parents, parents-in-law, siblings, and grandparents of the Non-Eligible Persons.

### **3. Promotion Mechanics**

3.1 During the Promotion Period, the following criteria and conditions must be met in order to be eligible for the Promotion:

(a) All BIBD Online Top Up Transactions (Retail)

Entry Criteria	Mechanics	Conditions
Transaction online via; BIBD NEXGEN Online BIBD NEXGEN Wallet	One (1) draw entry for each transaction	Successful online top up transactions

(b) All Corporate Online Top Up Transactions (Corporate)

Entry Criteria	Mechanics	Conditions
Transaction online via; BIBD BizNet	One (1) draw entry for each transaction	Successful online top up transactions

**4. Draw and Prizes**

**4.1 The prizes to be given away under the Promotion are:**

MONTH	Prizes	No. of Winners
OCT	Return Air tickets for 2	3 Winners
NOV	Home Appliances	3 Winners
DEC	Electrical Gadgets	3 Winners

4.2 A random selection of the eligible entries will be made by a computerized system from the pool of eligible entries within the Promotion Period.

4.3 BIBD reserves the right to select/draw reserve winners to replace/substitute any winner who is or may have been found to be ineligible or disqualified without providing any reason whatsoever.

4.4 The pictures of the prizes are for visual purposes only. BIBD reserves the right to substitute or replace the prizes with other prizes of similar value without giving any reason thereto.



- 4.5 Prizes may not be exchanged or transferable for cash or prizes-in-kind.
- 4.6 If BIBD subsequently determines that a person is ineligible or has been disqualified for a prize for any reason whatsoever, BIBD may at its discretion reclaim the prize and award it to such person(s) or deal with it in any manner as it deems fit.
- 4.7 No person shall be entitled to any payment or form of compensation from BIBD in the event any prize is forfeited or reclaimed.

## **5. Winners**

- 5.1 All winners will be notified by telephone and/or via Short Message Service (“SMS”) or any other mode of communication as BIBD may deem appropriate.
- 5.2 The winners hereby authorize and consent to the public disclosure of their names, pictures, or any other details in any form of media determined by BIBD for advertising, publicity, or commercial purposes.

## **6. General**

- 6.1 By participating in the Promotion, the customer expressly agrees to be bound by these Terms.
- 6.2 BIBD reserves the right to extend, cancel, terminate, or suspend the Promotion at any time without assigning any reasons whatsoever with prior notice.
- 6.3 For the avoidance of doubt, any extension, cancellation, termination, or suspension of the Promotion shall not entitle the eligible customer to any claim or form of compensation from BIBD.
- 6.4 BIBD reserves the right to modify, amend, vary, or add to any of these Terms from time to time with three (3) business days’ notice to the customers.
- 6.5 In the event of any inconsistency between these Terms and any brochure, marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 6.6 BIBD shall not be liable for any loss, damage, or expenses arising out of or in connection with the Promotion or due to any natural disasters, war, riot, strike, lockout, industrial action, fire, storm, act of terrorism, technical or system failures or any event beyond the reasonable control of BIBD.
- 6.7 BIBD’s decision on any or all matters relating to the Promotion shall be final and absolute.



6.8 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.