

BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - DELIGHTFUL FEAST 2024

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 take place from **1 November 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 This Promotion is exclusively for BIBD Customers holding BIBD Cards (“Cardholders”) whose account(s) are in good standing with the Bank.

2.2 The following Cardholders shall not be eligible or qualified to participate in this 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) and Mastercard Debit Cards (including World) (collectively “BIBD Cards”) at participating merchant outlets in 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 including the Management and Directors of BIBD and members of BIBD’s Shariah Advisory Body and its subsidiaries, Members of BIBD’s Shariah Advisory Body (“SAB”) and its subsidiaries are **eligible** to participate in this Promotion as specified in Section 4.1 but **not eligible for Section 4.2**.

2.6 All employees of New Star Box Café & Grill, Bann Nucha Restaurant, Bello Café, Red Mandarin Cuisine, Nasi Talam Enterprise are **eligible to participate in this Promotion**.

3. PARTICIPATING MERCHANTS

The list of participating merchants (“Participating Merchants”) and outlet(s) are as specified below:

| No. | Participating Merchant | Participating Merchant Outlet(s) |
|-----|---------------------------|---|
| 1 | New Star Box Café & Grill | Unit C18, Grd Flr, Hau Man Yong Cplx, Spg 88, Kpg Kiulap |
| 2 | Bann Nucha Restaurant | 1. Unit 2.31, Second Flr, The Mall, Gadong 2. Unit 13, First Flr, Spg 116-34, Jln ‘ASR, Kpg Kiulap |
| 3 | Bello Café | Unit L1/12 Grd Flr Lot 58170, Kpg Kiulap, Seri Qlap Mall |

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| 4 | Red Mandarin Cuisine | Grd Flr,Unit 10,Blk F,Shophouse Lot 51181,Kg Tanjung Bunut |
| 5 | Nasi Talam Enterprise | F14, First Flr,Impiana Jaya Cplx,Spg 116-34,Jln ASR Kg Kiulap |

4. DISCOUNTS AND OFFERS

4.1 During the Promotion Period, Cardholders are eligible for the following discounts stated as follows (subject to Participating Merchant's terms):

| No. | Participating Merchant | Discount | Merchant Terms |
|-----|---------------------------|----------|---|
| 1 | New Star Box Café & Grill | 15% | <ul style="list-style-type: none"> Minimum spend of B\$60 in a single receipt to be eligible for the discount for BIBD World Credit Cards. Discount is only applicable for the ala carte menu only and not applicable for other on-going promotions. The discount is capped at B\$50. Applicable for dine-in only. |
| | | 10% | <ul style="list-style-type: none"> Minimum spend of B\$60 in a single receipt to be eligible for the discount for both BIBD Platinum/Gold/Classic Credit Cards. Discount is only applicable for the ala carte menu only and not applicable for other on-going promotions. The discount is capped at B\$50. Applicable for dine-in only. |
| | | 5% | <ul style="list-style-type: none"> Minimum spend of B\$60 in a single receipt to be eligible for the discount for both BIBD Debit World MasterCard and BIBD Debit MasterCard. Discount is only applicable for the ala carte menu only and not applicable for other on-going promotions. The discount is capped at B\$50. Applicable for dine-in only. |
| 2 | Bann Nucha Restaurant | 15% | <ul style="list-style-type: none"> Minimum spend of B\$50 in a single receipt to be eligible for the discount for BIBD World Credit Cards. Discount is only applicable for ala carte menus only and not applicable for on-going promotion. The discount is capped at B\$50. Applicable for dine-in only. |
| | | 10% | <ul style="list-style-type: none"> Minimum spend of B\$50 in a single receipt to be eligible for the discount for BIBD Platinum/Gold/Classic Credit Cards. Discount is only applicable for the ala carte menu only and not applicable for other on-going promotions. The discount is capped at B\$50. Applicable for dine-in only. |

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| | | 5% | <ul style="list-style-type: none"> • Minimum spend of B\$50 in a single receipt to be eligible for the discount for both BIBD Debit World MasterCard and BIBD Debit MasterCard. • Discount is only applicable for the ala carte menu only and not applicable for other on-going promotions. • The discount is capped at B\$50. • Applicable for dine-in only. |
| 3 | Bello Café | 15% | <ul style="list-style-type: none"> • Minimum spend of B\$50 in a single receipt to be eligible for the discount for BIBD World Credit Cards. • Discount is only applicable for the ala carte menu only and not applicable for other on-going promotions. • The discount is capped at B\$50. • Applicable for dine-in only. |
| | | 10% | <ul style="list-style-type: none"> • Minimum spend of B\$50 in a single receipt to be eligible for the discount for BIBD Platinum/Gold/Classic Credit Cards. • Discount is only applicable for the ala carte menu only and not applicable for other on-going promotions. • The discount is capped at B\$50. • Applicable for dine-in only. |
| | | 5% | <ul style="list-style-type: none"> • Minimum spend of B\$50 in a single receipt to be eligible for the discount for both BIBD Debit World MasterCard and BIBD Debit MasterCard. • Discount is only applicable for the ala carte menu only and not applicable for other on-going promotions. • The discount is capped at B\$50. • Applicable for dine-in only. |
| 4 | Red Mandarin Cuisine | 15% | <ul style="list-style-type: none"> • Minimum spend of B\$50 in a single receipt to be eligible for the discount for BIBD World Credit Cards. • Discount is only applicable for the ala carte menu only and not applicable for other on-going promotions. • The discount is capped at B\$50. • Applicable for dine-in only. |
| | | 10% | <ul style="list-style-type: none"> • Minimum spend of B\$50 in a single receipt to be eligible for the discount for BIBD Platinum/Gold/Classic Credit Cards. • Discount is only applicable for the ala carte menu only and not applicable for other on-going promotions. • The discount is capped at B\$50. • Applicable for dine-in only. |
| | | 5% | <ul style="list-style-type: none"> • Minimum spend of B\$50 in a single receipt to be eligible for the discount for both BIBD Debit World MasterCard and BIBD Debit MasterCard. • Discount is only applicable for the ala carte menu only and not applicable for other on-going promotions. • The discount is capped at B\$50. • Applicable for dine-in only. |

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| 5 | Nasi Talam Enterprise | 15% | <ul style="list-style-type: none"> • Minimum spend of B\$50 in a single receipt to be eligible for the discount for BIBD World Credit Cards. • Discount is only applicable for the ala carte menu only and not applicable for other on-going promotions. • The discount is capped at B\$50. • Applicable for dine-in only. |
| | | 10% | <ul style="list-style-type: none"> • Minimum spend of B\$50 in a single receipt to be eligible for the discount for both BIBD Platinum/Gold/Classic Credit Cards. • Discount is only applicable for the ala carte menu only and not applicable for other on-going promotions. • The discount is capped at B\$50. • Applicable for dine-in only. |
| | | 5% | <ul style="list-style-type: none"> • Minimum spend of B\$50 in a single receipt to be eligible for the discount for both BIBD Debit World Mastercard and BIBD Debit MasterCard. • Discount is only applicable for the ala carte menus only and not applicable for other on-going promotions. • The discount is capped at B\$50. • Applicable for dine-in only. |

4.2 Lucky Draw

During the Promotion Period, transactions made by BIBD Cards which are approved, cleared and settled through **BIBD Point-of-Sale (“POS”) terminals at the Participating Merchants’ outlets** will be eligible for the lucky draw:

| BIBD Cards | No. of Entries Entitled | No. of Winner / Prize |
|--|--|--|
| Retail transactions made with BIBD Credit Cards: <ol style="list-style-type: none"> BIBD World Mastercard BIBD Gold Mastercard BIBD Classic Mastercard BIBD Credit Visa Platinum BIBD Credit Visa Gold | <ul style="list-style-type: none"> • Lucky draw entries are Card bound i.e Cardholder must use the same Card account to earn accumulated entries. • The first purchase receipt (for any amount) will earn 2 entries for the lucky draw. • Additional 2 entries will be earned for every accumulative amount of BND50 purchased (in first and subsequent receipts) with the same Card Account. <p><i>Example: Accumulated transactions totaling BND860.00 (with the same BIBD Card) made during the Promotion Period, will earn total of 36 entries.</i></p> | 20 winners x BND50 dining vouchers. |

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| <p>Retail transactions made with BIBD Debit Cards:</p> <ul style="list-style-type: none"> a. BIBD Debit World Mastercard b. BIBD Debit Mastercard | <ul style="list-style-type: none"> • Lucky draw entries are Card bound i.e Cardholder must use the same Card account to earn accumulated entries. • The first purchase receipt (for any amount) will earn 1 entry for the lucky draw. • Additional 1 entry will be earned for every accumulative amount of BND50 purchased (in first and subsequent receipts) with the same Card Account. <p><i>Example:</i> <i>Accumulated transactions totaling BND280.00 (with the same BIBD Card) made during the Promotion Period, will earn a total of 6 entries.</i></p> | |
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- 4.3 The winners of the lucky draws will be picked at the end of the Promotion Period.
- 4.4 BIBD reserves the right to select/draw other winners or to replace/substitute any winner who is or may have been found to be ineligible or disqualified without providing any reason whatsoever.
- 4.5 If BIBD determines that a person is ineligible or has been disqualified for whatever reason, 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.
- 4.6 Prizes are non-transferable and cannot be exchanged for cash.
- 4.7 BIBD and the Participating Merchants reserve the right to substitute or replace any/all of the prizes with any other item(s) of similar market value without having to assign any reason to any person.
- 4.8 Prizes are provided on an “as is” basis. Cardholders acknowledge that any disputes in relation to the vouchers is to be resolved directly with All Seasons and use of the vouchers is subject to merchant’s terms and conditions.
- 4.9 No person shall be entitled to any payment or form of compensation from BIBD should any prize be forfeited or reclaimed under this Promotion.

5. PROMOTION MECHANICS

5.1 During the Promotion Period, the following condition must be met in order for Cardholders to be entitled to the discounts:

| BIBD Cards | Condition |
|--|--|
| Retail transactions made using BIBD Cards: <ul style="list-style-type: none"> f. BIBD World Mastercard g. BIBD Gold Mastercard h. BIBD Classic Mastercard i. BIBD Credit Visa Platinum j. BIBD Credit Visa Gold k. BIBD Debit World Mastercard l. BIBD Debit Mastercard | The card transactions must be approved and cleared through BIBD Point of Sale (“POS”) terminals. |

6. GENERAL

- 6.1 By participating in the Promotion, the Cardholders expressly agree to be bound by these Terms.
- 6.2 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.
- 6.3 BIBD reserves the right to amend or modify any of these Terms either wholly or partly at any time with a minimum of 3 days’ notice to the Cardholders.
- 6.4 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.
- 6.5 In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 6.6 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.
- 6.7 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.