

BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - INFINI TEA FOOD & BEVERAGES (“I SAY YATTA!”)

The following Terms and Conditions (“Terms”) apply exclusively to the **BIBD CARDS 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 **6 October 2024 until 31 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 This Promotion is exclusively for BIBD Customers holding BIBD Mastercard / VISA Credit Cards (World, Platinum, Gold and Classic) and BIBD MasterCard Debit Cards (“Cardholders” and “BIBD Cards” respectively) whose account(s) are in good standing with BIBD.
- 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 Cards at any participating I Say Yatta! outlets in Negara Brunei Darussalam and/or digital transactions made by Cardholders through BIBD’s Quickpay icon on BIBD NEXGEN Wallet will be eligible to participate 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 and its subsidiaries including the respective Management, Directors and members of BIBD’s Shariah Advisory Body (“SAB”) and the SABs of the subsidiaries (“BIBD Group”) are eligible to participate in this Promotion.

3. PARTICIPATING OUTLETS

- 3.1 The list of participating I Say Yatta! outlets are as follows:

No.	Participating Outlets	Address
1.	Kiulap	#22 GF Block B, Regent Sq Kpg Kiulap Gadong BE1518
2.	Serusop	Unit 1, 1st & 2nd Flr, Komplex Delima Jaya Spg 62 Kpg Delima Stu, Berakas A, Muara BB4713
3.	Rimba Point Food court	FC05 Rimba Food court, Rimba Point, Kpg Rimba & Skim Tanah Kurnia Rakyat Jati Rimba, Gadong BE3119
4.	Gadong Mall Food court	FC13 Food court, The Mall Gadong, Kg Gadong, Gadong A, Muara BE3519

5.	Hua Ho Department Store Tanjong Bunut (Food Court)	FC03, Food court Hua Ho Tanjung Bunut, Kpg Tanjong Bunut, Kilanas Muara BF2920

4. PROMOTION MECHANICS

4.1 Offer

During the Promotion Period, transactions made by Cardholders that are approved, cleared and settled through BIBD Point-of-Sale (“POS”) terminals and Quickpay will be eligible for the following offers:

BIBD Cards	Offer	Condition
Retail transactions made with BIBD Cards : <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 BIBD Debit World Mastercard BIBD Debit Mastercard 	<ul style="list-style-type: none"> <u>Monday to Thursday</u> Purchase any 2 Rice Bowl Ala carte or 2 Pasta Ala Carte, Get 1 Yatta Drinks for FREE <u>Friday to Sunday</u> Purchase any 2 Rice Bowl Ala carte or 2 Pasta Ala Carte, Get 1 item with lesser value for FREE 	<ul style="list-style-type: none"> Retail transactions made through BIBD Point of Sale (“POS”) terminals which are approved, cleared and settled. Applicable for minimum spend of B\$20.00 Applicable for Dine-in, Take-away and Delivery. Maximum 1 Free Yatta Drink / item per card transaction.
Retail transactions made through BIBD QuickPay with: <ol style="list-style-type: none"> BIBD Credit World Mastercard BIBD Credit Visa Platinum BIBD Credit Gold Mastercard BIBD Credit Visa Gold BIBD Credit Classic Mastercard BIBD Debit World Mastercard BIBD Debit Mastercard BIBD Virtual Prepaid Card BIBD Hadiah Points. 		<ul style="list-style-type: none"> Retail transactions made through BIBD Quickpay at participating outlets which are approved, cleared and settled. Applicable for minimum spend of B\$20.00 Applicable for Dine-in, Take-away and Delivery. Maximum 1 Free Yatta Drink / item per Quickpay transaction.

5. GENERAL

5.1 By participating in the Promotion, the Cardholders expressly agree to be bound by these Terms.

- 5.2 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.
- 5.3 BIBD reserves the right to amend or modify any of these Terms either wholly or partly at any time with a minimum of 3 business days' notice to the Cardholders.
- 5.4 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.
- 5.5 In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 5.6 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.
- 5.7 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.