

BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - MY SPACE GALLERY SDN BHD (“My Space Gallery”)

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 October 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 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 the 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 My Space Gallery located at Live Gallery 1, Simpang 388, Jalan Pasir Berakas, Kg Lambak B, 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 and its subsidiaries, including the respective Management, Directors and members of Shariah Advisory Body (“BIBD Group”) and its subsidiaries and employees of My Space Gallery are eligible to participate in this Promotion.

3. PROMOTION MECHANICS
3.1. Discount

During the Promotion Period, transactions made with BIBD Cards which are approved, cleared and settled through BIBD Point-of-Sale (“POS”) terminals at My Space Gallery are eligible to the following offer:

BIBD Credit Cards	Offer	Conditions
Transactions made using: <ol 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; f. BIBD Debit World Mastercard; and g. BIBD Debit Mastercard 	<ul style="list-style-type: none"> • 15% Discount for transactions BND3,000 and above (in a single receipt); or • 10% Discount for transactions below BND3,000 (in a single receipt). 	<ul style="list-style-type: none"> • Follow My Space Gallery Instagram (<i>myspacegallerysdn bhd</i>).

3.2. Easy Payment Plan (“EPP”):

BIBD Credit Cards	Offer	Criteria
Transactions made using: <ol style="list-style-type: none"> BIBD Credit World Mastercard; BIBD Credit Gold Mastercard; BIBD Credit Classic Mastercard; BIBD Credit Visa Platinum; and BIBD Credit Visa Gold 	Processing fee waiver (worth up to BND70 per EPP application).	Approved EPP application with a six (6), twelve (12), eighteen (18) or twenty-four (24) months tenor during the Promotion Period.

 3.3. 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 My Space Gallery** will be eligible for the lucky draw:

BIBD Cards	No. of Entries Entitled	No. of Winner / Prize
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. The first purchase receipt (in any amount) will earn two (2) entries for the lucky draw. Additional 2 entries will be earned for every accumulative amount of BND100 purchased (in first and subsequent receipts) with the same card account. 	<ol style="list-style-type: none"> Grand Prize x 1 winner: BND1,000 My Space Gallery vouchers; Second Prize x 1 winner: BND500 My Space Gallery vouchers; and Third prize x 3 winners: BND300 My Space Gallery vouchers.
Transactions made with BIBD Debit Cards: <ol style="list-style-type: none"> BIBD Debit World Mastercard BIBD Debit Mastercard 	<ul style="list-style-type: none"> Lucky draw entries are card bound. The first purchase receipt (in any amount) will earn one (1) entry for the lucky draw. Additional 1 entry will be earned for every accumulative amount of BND100 purchased (in first and subsequent receipts) with the same card account. 	

- 3.4 Winner of the lucky draw will be picked at the end of the Promotion Period.
- 3.5 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.
- 3.6 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.
- 3.7 Prizes are non-transferable and cannot be exchanged for cash.
- 3.8 BIBD and My Space Gallery 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.
- 3.9 Prizes are provided on an “as is” basis. Cardholders acknowledge that any disputes in relation to the vouchers is to be resolved directly with My Space Gallery and use of the vouchers is subject to merchant’s terms and conditions.
- 3.10 No person shall be entitled to any payment or compensation from BIBD should any prize be forfeited or reclaimed under this Promotion.

4. GENERAL

- 4.1 By participating in the Promotion, the Cardholders expressly agree to be bound by these Terms.
- 4.2 The Terms contained herein are in addition and without prejudice to BIBD Cards’ terms and conditions including the usage of BIBD Cards 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 at with minimum three (3) business days’ notice to customer.
- 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.
- 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 decisions on any or all matters relating to the Promotion shall be final and absolute.
- 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.