

BIBD CREDIT CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - SORRISO RESTAURANT & PIZZERIA

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 1st November 2024 until 30th 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 Credit Cards (“Cardholders”) whose accounts are in good standing with the Bank.
- 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 Mastercard / VISA Credit Cards (World, Platinum, Gold and Classic) at Sorriso Restaurant & Pizzeria 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 (“SAB”) and its subsidiaries and employees of Sorriso Restaurant & Pizzeria are eligible to participate in this Promotion.

3. PROMOTION MECHANICS

- 3.1 During the Promotion Period, the following criteria and condition must be met to be eligible for the discount:

Criteria	Conditions
Every purchase transaction via BIBD Point of Sale (“POS”) terminal using: <ul style="list-style-type: none"> a. BIBD Credit World Mastercard b. BIBD Credit Gold Mastercard c. BIBD Credit Gold Mastercard (Corporate) d. BIBD Credit Classic Mastercard e. BIBD Credit Visa Platinum f. BIBD Credit Visa Gold 	Retail transactions must be made through the Point Of Sale (“POS”) terminal(s) at Sorriso and are approved, cleared and settled.

3.2 Discount offer:

Card	Discount	Conditions
a. BIBD Credit World Mastercard b. BIBD Credit Visa Platinum	30%	1. Minimum transaction of BND50.00 in a single receipt . 2. Maximum discount amount is capped at BND30.00 3. Applicable for lunch menu for Dine-in only and not applicable for takeaway or outside catering. 4. Discount is limited to one (1) transaction per BIBD Credit Card per participating merchant outlet per day. 5. Splitting of bills is not permitted. 6. Promotion is only applicable from 11Am to 3PM from Monday to Sunday . 7. Discount is only applicable for selected item(s) on Sorriso Restaurant & Pizzeria's menu.
c. BIBD Credit Gold Mastercard d. BIBD Credit Gold Mastercard (Corporate)	20%	
e. BIBD Credit Classic Mastercard	10%	

3.3 If BIBD subsequently determines that a Cardholder is ineligible or is not entitled to a discount for any reason whatsoever, BIBD has the sole discretion to reclaim the discount.

4. 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 BIBD Cards 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.