

BIBD HOME FINANCING CAMPAIGN WITH YK REAL ESTATE

The following Terms and Conditions (“**Terms**”) apply exclusively to the BIBD Home Financing Campaign with YK Real Estate (“**Campaign**”) held by Bank Islam Brunei Darussalam Berhad (“**BIBD**”).

1. CAMPAIGN PERIOD

- 1.1. The Campaign will be held from **01 November 2024 to 01 May 2025** (“**Campaign Period**”) or such other date(s) as may be varied or determined by BIBD at its sole discretion and notified to the customers from time to time.
- 1.2. Customers may be entitled to the promotional offer when they apply for Home Financing facilities from BIBD for the purchase or construction of selected partially or fully constructed properties referred by **YK Real Estate (Practising Certificate No : 2023 - 2024 BoVEA / EA001)**.

2. ELIGIBILITY

- 2.1. The Campaign is open to all new or existing customers of BIBD who satisfy all the financing criteria and requirements prescribed by BIBD for eligibility to apply for Home Financing products.
- 2.2. In order to qualify for the Campaign, the Home Financing products must have a minimum tenure of ten (10) years and a minimum financing amount of BND100,000.00.
- 2.3. Home Financing applications must be made during the Campaign Period and **approved before 01 June 2025**.

3. PROMOTIONAL OFFERS

- 3.1. During the Campaign Period, only **the first 20 successful customers** shall be entitled to the following promotional offer:

No.	Promotional Offer
1.	Profit rate of 4.25% Annual Profit Rate (“APR”).
2.	Home Financing subsidies of 4% or a maximum of BND8,000.00 whichever is lower.
3.	100% waiver of Home Financing Processing Fee.

- 3.2. A subsidy clawback period of 15 years is applicable for the subsidy amount. The subsidy clawback shall apply in the event the customer settles the Home Financing facility through the customer’s own funds or wishes to transfer the facility to another financing institution within a period of 15 years from the date the facility is granted. The customer shall be required to reimburse BIBD for the full subsidy amount granted by BIBD for such facility in either event.
- 3.3. If BIBD subsequently determines that a customer is ineligible or is not entitled to the Promotional Offer for any reason whatsoever, BIBD has the sole discretion to withdraw or cancel the customer’s entitlement to the Promotional Offer without assigning any reason thereto.

4. GENERAL

- 4.1. By participating in the Campaign, customers expressly agree to be bound by these Terms.
- 4.2. BIBD reserves the right to extend, cancel, terminate or suspend the Campaign at any time without prior notice to the customers and without assigning any reason thereto.
- 4.3. BIBD shall not be liable for any and/or all forms of losses or damages suffered or incurred by customer as a direct or indirect result of the extension, cancellation, termination or suspension of the Campaign or for any event beyond the reasonable control of BIBD.
- 4.4. BIBD reserves the right to amend, add or modify any of these Terms from time to time by giving at least 7 days' prior notice in writing to customers.
- 4.5. In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Campaign, these Terms shall prevail.
- 4.6. BIBD's decision on any or all matters relating to the Campaign 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.