

BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - NETCOM COMPUTER HOUSE (“Netcom”)

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 **13 November 2024 until 30 April 2025 (“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 BIBD.
- 2.2 The following Cardholders shall not be eligible or qualified to participate in this Promotion:
- Cardholders whose accounts have been suspended, cancelled or terminated for whatsoever reasons during the Promotion Period; and/or
 - 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 all Netcom 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) or over the counter will not qualify for purposes of inclusion in the Promotion.
- 2.1 All employees of BIBD and its subsidiaries, including the respective Management, Directors and members of Shariah Advisory Body (“BIBD Group”) and employees of Netcom are eligible to participate in this Promotion.

3. PROMOTION MECHANICS

- 3.1 **During the Promotion Period**, transactions made by BIBD Cards which are approved, cleared and settled through **BIBD Point of Sale (POS) terminals** will be eligible for the following lucky draw:

BIBD Cards	Number of Entries Entitled
Applicable purchase(s) using: <ol style="list-style-type: none"> BIBD World Mastercard BIBD Gold Mastercard BIBD Classic Mastercard BIBD Credit Visa Platinum BIBD Credit Visa Gold BIBD Debit World Mastercard 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 (in any amount) will earn 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. E.g. Cardholder’s purchase(s) in separate receipts with the same card account during the Promotion Period:

	<ul style="list-style-type: none"> ➤ 1st purchase receipt of BND150 on 15th Nov 2024 = 2 entries (1 <u>first-purchase entry</u> + 1 <u>accumulated BND100 entry</u>); ➤ 2nd purchase receipt of BND60 on 23rd Dec 2024 = plus 1 entry (BND150 from 1st purchase + BND60 = BND210 = 2 entries total based on <u>accumulation of 2x BND100</u>); ➤ 3rd purchase receipt of BND250 on 30th Mar 2025 = plus 2 entries (BND210 from 1st and 2nd purchases + BND250 = BND460 = 4 entries total based on <u>accumulation of 4x BND100</u>); ➤ Total accumulated lucky draw entries = 5 entries.
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4.2 Easy Payment Plan (“EPP”):

BIBD Credit Cards	Criteria	Offer
Applicable purchase(s) 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 	Approved EPP application with a six (6), twelve (12), eighteen (18) or twenty-four (24) months tenor during the Promotion Period.	Processing fee waiver (worth BND40 or BND70 per EPP application)

4.3 The Prizes to be given away under the Lucky Draw are:

Lucky Draw Prizes	No. of Winner(s)
Grand Prize: 2 return flight tickets to London, United Kingdom (worth up to BND3,200)	1
2 nd Prize: 2 return flight tickets to Tokyo, Japan (worth up to B\$1,700)	1
3 rd Prize: 2 return flight tickets to Bangkok, Thailand (worth up to B\$1,100)	1
4 th Prize: 2 return flight tickets to Kuala Lumpur, Malaysia (worth up to B\$800)	1
5 th Prize: Apple iPhone 16 Plus (256GB) (worth up to B\$1,660)	1
6 th Prize: Apple iPhone 16 (256GB) (worth up to B\$1,540)	1
7 th Prize: Customized PC Set (worth up to B\$1,600)	1
8 th Prize: DELL Laptop (worth up to B\$1,700)	1
9 th Prize: DELL AIO Desktop (worth up to B\$1,300)	1
10 th Prize: MSI 34” MAG341CQP QD-OLED Curved Gaming Monitor (worth up to B\$1,400)	1
Consolation Prize: B\$400 Netcom voucher	10

- 4.4 The prize presentation will be held on such dates as BIBD or Netcom may determine at their sole discretion.
- 4.5 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 to any person.
- 4.6 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.
- 4.7 Prizes are non-transferable and cannot be exchanged for cash or any prizes-in-kind.
- 4.8 BIBD or Netcom reserves the right to substitute or replace any and all of the prizes with any other item(s) of similar market value without having to assign any reason.
- 4.9 Prizes are provided on an “as is” basis. Cardholders acknowledge that any disputes in relation to the lucky draw prizes are to be resolved directly with Netcom.
- 4.10 No person shall be entitled to any payment or compensation from BIBD should any prize be forfeited or reclaimed under this Promotion.

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 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 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.