

BIBDS MUTUAL FUND CAMPAIGN TERMS AND CONDITIONS

The following Terms and Conditions (“**Terms**”) apply exclusively to the Mutual Fund Campaign (“**Campaign**”) held by BIBD Securities Sdn Bhd [AGO/RC/352093] (“**BIBDS**”).

1. CAMPAIGN PERIOD

- 1.1 The Campaign will take place from 02nd December 2024 until 28th February 2025 (“**Campaign Period**”) or such other date(s) as may be determined by BIBDS, at its sole discretion from time to time.

2. ELIGIBILITY

- 2.1 The Campaign is open to all BIBDS’ individual clients who are aged 18 years and above and maintaining an active Wakalah CA Trading Account that is not closed, dormant or has restricted access, with Bank Islam Brunei Darussalam Berhad (“**BIBD**”) (collectively referred to as “**Eligible Clients**”).
- 2.2 Employees of BIBD and its subsidiaries including:
- (a) the members of the respective Board of Directors (“**BOD**”) of BIBD, BIBDS and subsidiaries of BIBD; and
 - (b) the members of the respective Shariah Advisory Body (“**SAB**”) of BIBD, BIBDS and the subsidiaries of BIBD
- are **NOT** eligible to participate in the Campaign.

3. CAMPAIGN MECHANICS

- 3.1 Eligible Clients who subscribe to mutual funds in a lump sum with a minimum of BND1,000 and/or through the Monthly Investment Plan (“**MIP**”) with a minimum of BND100 during the Campaign Period can enjoy the following offers (“**Offers**”):

Offer 1

0.75% sales charge on the invested lump sum amount (usual sales charge up to 5%)

For illustration purpose, if an Eligible Client subscribes to three (3) mutual funds with BND1,000, the accumulated invested amount will be BND3,000. The Eligible Client will enjoy a 0.75% sales charge on the accumulated invested amount.

Accumulated Invested Amount	Sales Charge
BND3,000	0.75% x BND3,000 = BND22.50

AND/OR

Offer 2

0.75% sales charge on the invested MIP amount (usual sales charge up to 5%) until the end date of instruction or termination of MIP instruction.

For illustration purposes, if an Eligible Client subscribes to MIP for a mutual fund with BND100 per month for 10 months, the Eligible Client will enjoy a 0.75% sales charge on the invested amount for the 10-month period.

Invested Amount	Sales Charge
BND100 per month	0.75% x BND100 = BND0.75 per month

- 3.3 For non-BND denominated subscription, the investment amount will be converted to BND on the subscription date based on the relevant prevailing foreign exchange rate determined by BIBDS for calculation of the Offer entitlement.
- 3.4 Eligible Clients can enjoy the Offers more than once during the Campaign Period. For the avoidance of doubt, only the primary holder of the Wakalah CA Trading Account will be entitled to the Offers if the account(s) is/are set up in joint names.
- 3.5 Eligible Clients with existing MIPs may enjoy the Offers, provided that there is no cancellation of existing MIP and subsequent sign up to a new MIP for the same fund and amount, under the same Investment Account during the Campaign Period. See illustration below for the detailed explanation:

No	Scenario	Entitled to 0.75% Sales Charge
i	Cancel existing MIP of BND100 per month and sign up to a new MIP to the same fund with the same amount	No
ii	Cancel existing MIP of BND100 per month and sign up to a new MIP to the same fund with BND150 per month	No The BND100 will be charged the previous sales charge of the cancelled MIP The remaining MIP of BND50 will also be charged the previous sales charge.*
iii	Cancel existing MIP of BND100 per month and sign up to a new MIP to the same fund with BND200 per month	No First BND100 will be charged the previous sales charge of the cancelled MIP
		Yes* Remaining BND100 is entitled
iv	Cancel existing MIP of BND200 per month and sign up to a new MIP to the same fund with BND100 per month	No
v	Cancel existing MIP of BND100 per month and sign up a new MIP to a different fund with BND100 per month	Yes

*Only top ups of BND100 and above are entitled for the Offer as the minimum subscription amount for new MIP sign up is BND100 per month

- 3.6 Switching transaction is excluded from the Campaign i.e. switching from one mutual fund to another.

For example, if an Eligible Client maintains existing investments in Fund A and decides to switch (redeem units in Fund A and reinvests them) into Fund B. The Eligible Client is not entitled to the Offer.

4. GENERAL

- 4.1 By participating in the Campaign, the Eligible Clients expressly agree to be bound by these Terms.
- 4.2 BIBDS reserves the right to extend, cancel, terminate or suspend the Campaign at any time with at least 5 business days prior notice to the Eligible Clients.
- 4.3 BIBDS shall not be held liable for any and/or all forms of losses or damages suffered or incurred by the Eligible Clients as a direct or indirect result of the extension, cancellation, termination or suspension of the Campaign or due to any events beyond reasonable control of BIBDS.
- 4.4 BIBDS reserves the right to modify, amend, vary or add to any of these Terms either wholly or partly at any time with at least 5 business days' prior notice to the Eligible Clients.
- 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 BIBDS' decisions on any or all matters relating to the Campaign shall be final, conclusive and binding and no correspondence, queries, appeals or attempts to dispute shall be entertained.
- 4.7 These Terms are 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.