

BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - DYNAMIC SPORTS / CAFÉ

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 **15 January 2025 until 9 February 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 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 the Bank.
- 2.2. The following Cardholders shall not be eligible or qualified to participate in this 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 any participating Dynamic Sports / Café 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) (“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”) are **eligible** to participate in this Promotion.
- 2.6. All employees of Dynamic Sports / Café are eligible to participate in this Promotion.

3. PARTICIPATING OUTLETS

- 3.1. The list of participating Dynamic Sports outlets are:

No.	Participating Dynamic Sports Outlets
1	Located at The Walk, Beribi
2	Located at The One, Batu Satu

- 3.2. The list of participating Dynamic Café outlet is:

No.	Participating Dynamic Café Outlet
1	Located at The Walk, Beribi

4. PROMOTION MECHANICS

4.1 Dynamic Sports Giveaway

During the Promotion Period, transactions made with BIBD Cards which are approved, cleared and settled through BIBD Point-of-Sale (“POS”) terminals at participating Dynamic Sports outlets will be eligible for exclusive giveaway, subject to the transaction amount below:

BIBD Cards	Giveaways		Conditions
Retail transactions made using: 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.	Transaction Amount	Giveaway Item	1. Limited to one (1) item per receipt, while stock lasts. 2. Item is not exchangeable for cash or any other services.
	BND50 to BND179.99	BND10 Dynamic Café voucher	
	BND180 to BND349.99	Dynamic Sports hand towel	
	BND350 and above	ASICS pocketable backpack / half price gym membership	

4.2 Dynamic Sports Discount

During the Promotion Period, transactions made with BIBD Cards which are approved, cleared and settled through BIBD Point-of-Sale (“POS”) terminals at participating Dynamic Sports outlets will be eligible for:

BIBD Cards	Discount	Conditions
Retail transactions made using: 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.	8%	1. Applicable for all items. 2. Minimum transaction of BND150 in a single receipt . 3. Maximum discount amount is capped at BND30 per card per day. 4. Splitting of bills is not permitted.

4.3 Dynamic Café Discount

During the Promotion Period, transactions made with BIBD Cards which are approved, cleared and settled through BIBD Point-of-Sale (“POS”) terminals at Dynamic Café will be eligible for:

BIBD Cards	Discount	Conditions
Retail transactions made using: 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.	20%	1. Minimum transaction of BND20 in a single receipt . 2. Maximum discount amount is capped at BND15 per card per day. 3. Applicable for Dine-in and Takeaway only . 4. Splitting of bills is not permitted.

4.4 Instagram Giveaway

Criteria	Prizes	Conditions
<ol style="list-style-type: none"> 1. Follow: Participant must follow the Instagram handle for both BIBD (@BIBDBrunei) and Dynamic Sports (@DynamicSports.bn). 2. Repost: Participant need to repost this Promotion's original post from BIBD's Instagram handle to their Instagram story. 3. Tag: Participants need to tag three (3) friends in the comment section. 	<ul style="list-style-type: none"> • 3 winners will be randomly selected at end of this Promotion. • Each winner will be eligible for a BND50 Dynamic Sports voucher. 	<ul style="list-style-type: none"> • Winners will be notified via Instagram DM (Direct Message) through @BIBDBrunei. • Winners must acknowledge and respond to the DM within 48 hours to claim their prize. Failure to respond within this timeframe may result in forfeiture of the prize, and another winner may be selected. • Participants consent to the public disclosure of their names and Instagram handles if they win.

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 Card for Shariah-compliant transactions only.
- 5.3 Any disputes with regards to the discount should be resolved directly with Dynamic Sports / Café and subject to Dynamic Sports / Café terms and conditions.
- 5.4 BIBD reserves the right to amend or vary any of these Terms either wholly or partly at any time at with minimum 3 days' notice to customer.
- 5.5 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.
- 5.6 In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 5.7 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.
- 5.8 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.