

**BIBD CREDIT CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - HART (XK LIVING)**

The following Terms and Conditions (“**Terms**”) apply exclusively to the BIBD CREDIT CARD PRIVILEGE PROMOTION (“**Promotion**”) held by Bank Islam Brunei Darussalam Berhad (“**BIBD**”).

---

**1. PROMOTION PERIOD**

1.1. The Promotion will take place from **20 January 2025 until 28 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 BIBD.

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 the participating Hart (XK Living) outlet in Negara 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 Management and Directors of BIBD and its subsidiaries, Members of BIBD’s Shariah Advisory Body (“**SAB**”) and the SABs of the respective subsidiaries are **eligible** to participate in this Promotion.

**3 PARTICPATING OUTLET**

3.1 The participating list of Hart (XK Living) outlet are as specified below:

No.	Outlet	Address
1	HART Showroom	Unit 1-4, Kiulap High Street, Kg Gadong Bandar Seri Begawan Negara Brunei Darussalam

**4. PROMOTION MECHANICS**

4.1 During the Promotion Period, the following criteria and conditions must be met by the Cardholders:

Criteria	Conditions
Every purchase transaction through <b>BIBD Point-of-Sale (POS) terminals</b> with: <ul style="list-style-type: none"> <li>a. BIBD Credit World Mastercard</li> <li>b. BIBD Credit Gold Mastercard</li> <li>c. BIBD Credit Classic Mastercard</li> <li>d. BIBD Credit Visa Platinum</li> <li>e. BIBD Credit Visa Gold</li> <li>f. BIBD Corporate Credit Gold Mastercard</li> <li>g. BIBD Debit World Mastercard</li> <li>h. BIBD Debit Mastercard</li> </ul>	Retail transactions made through BIBD POS terminals which are approved, cleared and settled.

## 5. PROMOTION MECHANICS

5.1 During the Promotion Period, transactions made by BIBD Cards which are approved, cleared and settled through **BIBD Point of Sale (“POS”) terminal** will be eligible for the following offer:

BIBD Credit Cards	Offer	Conditions
Retail transactions made with <b>BIBD Cards</b> : <ul style="list-style-type: none"> <li>a. BIBD World Mastercard</li> <li>b. BIBD Gold Mastercard</li> <li>c. BIBD Classic Mastercard</li> <li>d. BIBD Credit Visa Platinum</li> <li>e. BIBD Credit Visa Gold</li> <li>f. BIBD Corporate Credit Gold Mastercard</li> <li>g. BIBD Debit World Mastercard</li> <li>h. BIBD Debit Mastercard</li> </ul>	<b>10%</b>	Applicable for approved transaction of B\$1,000.00 - B\$3,000.00 in single receipt
	<b>15%</b>	Applicable for approved transaction of B\$3,000.01 and above in single receipt

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

## 6. GENERAL

6.1 By participating in the Promotion, the Cardholders expressly agree to be bound by these Terms.

6.2 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.

6.3 BIBD reserves the right to amend, alter, add or modify any of these Terms either wholly or partly at any time at with minimum 3 business days’ notice to customer.

6.4 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.

- 6.5 In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 6.6 BIBD decisions on any or all matters relating to the Promotion shall be final, conclusive and binding. No correspondence, queries, appeals or attempts to dispute such decision shall be entertained.
- 6.7 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.