

BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - HUA HO DEPARTMENT STORE (“Hua Ho Bonus”)

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 15 May 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.
- 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 Mastercard / VISA Credit Cards (World, Platinum, Gold and Classic) and Mastercard Debit Cards (including World) (collectively “**BIBD Cards**”) at any Hua Ho Bonus 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 **Offer A** and **not eligible** to participate in **Offer B** of this Promotion.
- 2.6 All employees of Hua Ho Bonus are **eligible** to participate in this Promotion.

3. PARTICIPATING OUTLETS

The list of participating Hua Ho Bonus outlets is provided below:

No.	Participating Hua Ho Bonus Outlets
1.	Hua Ho Yayasan
2.	Hua Ho Manggis
3.	Hua Ho Tanjong Bunut

4. PROMOTION MECHANICS

During the Promotion Period, there will be two offers i.e Offer A and Offer B.

Offer A

4.1 For Offer A, transactions made with BIBD Cards which are approved, cleared and settled through **BIBD Point-of-Sale (“POS”)** terminals at all participating **Hua Ho Bonus outlets** will be eligible for the offer:

BIBD Cards	Offer	Conditions
Transactions using BIBD Cards: <ol style="list-style-type: none"> BIBD Credit World Mastercard BIBD Credit Gold Mastercard BIBD Credit Classic Mastercard BIBD Credit Visa Platinum BIBD Credit Visa Gold BIBD Debit World Mastercard BIBD Debit Mastercard 	<ul style="list-style-type: none"> Double Hua Ho Bonus points (i.e. every BND5 spend = 2 Hua Ho Bonus points) awarded to Hua Ho Bonus members. 	<ul style="list-style-type: none"> Presentation of Hua Ho Bonus member card upon payment.

Offer B

4.2 For Offer B, transactions with BIBD Cards which are approved, cleared and settled through **BIBD Point-of-Sale (“POS”)** terminals at all participating **Hua Ho Bonus outlets** will be eligible for the lucky draw:

BIBD Cards	Number of Entries Entitled
Transactions using BIBD Credit Cards : <ol style="list-style-type: none"> BIBD World Mastercard BIBD Gold Mastercard BIBD Classic Mastercard BIBD Credit Visa Platinum BIBD Credit Visa Gold 	<ul style="list-style-type: none"> Lucky draw entries are card bound i.e Cardholder must use same card account to earn accumulated entries. The first purchase receipt (in any amount) will earn 3 entries for the lucky draw. Additional 3 entries will be earned for every accumulative amount of BND50 purchased (in first and subsequent receipts) with the same card account. <p><i>Example:</i></p> <ul style="list-style-type: none"> <i>Total accumulated transactions of BND560 made during the Lucky Draw, will earn total of 36 entries.</i>
Transactions using BIBD Debit Cards : <ol style="list-style-type: none"> BIBD Debit World Mastercard BIBD Debit Mastercard 	<ul style="list-style-type: none"> Lucky draw entries are card bound i.e Cardholder must use same card account to earn accumulated entries. The first purchase receipt (in any amount) will earn 1 entry for the lucky draw.

	<ul style="list-style-type: none"> • Additional 1 entry will be earned for every accumulative amount of BND50 purchased (in first and subsequent receipts) with the same card account. <p><i>Example:</i></p> <ul style="list-style-type: none"> • <i>Total accumulated transactions of BND220 made during the Lucky Draw, will earn total of 5 entries.</i>
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4.3 The Prizes to be given away under the Lucky Draw are:

Prizes	No. of Winners
Grand Prize: Hua Ho Bonus shopping voucher worth \$5,000	1
Second Prize: Hua Ho Bonus shopping voucher worth \$3,000	1
Third Prize: Hua Ho Bonus shopping voucher worth \$1,000	1
Consolation Prizes: Hua Ho Bonus shopping voucher worth \$500	10

- 4.4 Winners of the lucky draw will be picked at the end of the Promotion. The prize presentation will be held on such dates as shall be determined jointly by BIBD and Hua Ho Bonus.
- 4.5 BIBD has the sole discretion to select/draw other winners or to replace/substitute any winner who is or may have been found to be ineligible or disqualified without having to provide any reason/notice to any Cardholder.
- 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.
- 4.8 BIBD and Hua Ho Bonus reserve 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 Hua Ho Bonus and use of the Hua Ho Bonus shopping vouchers is subject to Hua Ho Bonus’s terms and conditions.
- 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 BIBD Cards for Shariah-compliant transactions only.
- 5.3 Any disputes with regards to the shopping voucher should be resolved directly with Hua Ho Bonus and the use of the shopping voucher shall also be subject to Hua Ho Bonus’s terms and conditions.
- 5.4 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.

- 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.
- 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 decisions 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.