

BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - HUA HO DEPARTMENT STORE (“Hua Ho H2”)

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 **3 January 2025 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.
- 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 H2 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 **not eligible** to participate in this Promotion.
- 2.6 All employees of Hua Ho H2 are **eligible** to participate in this Promotion.

3. PARTICIPATING OUTLETS

The list of participating Hua Ho H2 outlets are as specified below:

No.	Participating Hua Ho Outlets
1	Hua Ho Kiulap
2	Hua Ho One City
3	Hua Ho Gadong 1
4	Hua Ho Gadong 2
5	Hua Ho Bebatik Kilanas
6	Hua Ho Salar
7	Hua Ho Delima
8	Hua Ho Mulaut
9	Hua Ho Tutong

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 Credit Cards** which are approved, cleared and settled through BIBD Point-of-Sale (“POS”) terminals at selected participating Hua Ho H2 outlets will be eligible for the offer:

BIBD Credit Cards	Offer	Conditions
Transactions using BIBD Credit 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 	<ul style="list-style-type: none"> Minimum transaction of BND100 in a single receipt will be entitled to a BND5 Hua Ho H2 shopping voucher. Additional BND5 Hua Ho H2 voucher for every subsequent BND100 spend (in a single receipt). Limited to 1,000 x BND5 Hua Ho H2 vouchers only. 	<ul style="list-style-type: none"> Applicable on selected department store items at participating Hua Ho H2 outlets only: <ul style="list-style-type: none"> ➢ Hua Ho Kiulap ➢ Hua Ho One City ➢ Hua Ho Delima ➢ Hua Ho Tutong ➢ Hua Ho Salar Exclude perishables, food and groceries.

Offer B

4.2 During the Promotion Period, transactions made by BIBD Cards which are approved, cleared and settled through **BIBD Point-of-Sale (“POS”) terminals at all participating Hua Ho H2 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 Period, 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 Period, will earn total of 5 entries.</i>
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4.3 The Prizes to be given away under the Lucky Draw are:

Lucky Draw Period	Prizes	No. of Winners
Period 1 3 Jan'25 until 28 Feb'25	Grand Prize: Hua Ho H2 shopping voucher worth \$2,000	1
	Second Prize: Hua Ho H2 shopping voucher worth \$1,500	1
	Third Prize: Hua Ho H2 shopping voucher worth \$1,000	1
	Consolation Prizes: Supermarket Sweep at Hua Ho H2 worth \$500	12
Period 2 1 Mar'25 until 30 Apr'25	Grand Prize: Hua Ho H2 shopping voucher worth \$2,000	1
	Second Prize: Hua Ho H2 shopping voucher worth \$1,500	1
	Third Prize: Hua Ho H2 shopping voucher worth \$1,000	1
	Consolation Prizes: Supermarket Sweep at Hua Ho H2 worth \$500	12

- 4.4 The Supermarket Sweep entitles the chosen winners to fill their shopping cart with grocery items worth up to a total of not more than BND\$500 within a time limit specified by the Bank. The winners acknowledge that if the total amount of the items exceeds B\$500, the winners have the option to either i) pay the excess amount with their own funds via any mode of payment acceptable to Hua Ho H2 or ii) remove items from the shopping cart/trolley such that the total amount of all the items does not exceed B\$500.
- 4.5 Winners of the lucky draws will be picked at the end of each lucky draw period. The prize presentation will be held on such dates as shall be determined jointly by BIBD and Hua Ho H2.
- 4.6 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.
- 4.7 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.
- 4.8 BIBD or Hua Ho H2 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 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 H2 and the use of the shopping voucher shall also be subject to Hua Ho H2'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.