

BIBD CARD DOMESTIC SPEND PROMOTION TERMS AND CONDITIONS - MASTERCARD

The following Terms and Conditions (“**Terms**”) apply exclusively to **BIBD DOMESTIC SPEND PRIVILEGE (“Promotion”)** held by Bank Islam Brunei Darussalam Berhad (“**BIBD**”) (Company Registration No. RC00006420).

1. PROMOTION PERIOD

1.1 The Promotion will take place from **27 January 2025 until 31 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 The Promotion is open to all new and existing BIBD Mastercard Credit Cards (World, Gold and Classic), BIBD Mastercard Debit Cards and BIBD Virtual Prepaid Mastercard (collectively referred to as “**BIBD Mastercard**” and “**Cardholders**”) whose accounts are in good standing with BIBD.

2.2 The following Cardholders are not eligible or qualified to participate in this Promotion:

- a) Cardholders whose accounts have been suspended, cancelled or terminated for whatsoever reason 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 For the avoidance of doubt, cash withdrawal transactions including withdrawals made through any of BIBD’s Automated Teller Machine(s) (“**ATMs**”) or over the counter will not qualify for inclusion in this Promotion.

2.4 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.

3 PROMOTION MECHANICS

3.1 Monthly Draw

During the Promotion Period, new approved application for BIBD Mastercard Credit Card and transactions made with BIBD Mastercard which are approved, cleared and settled through any BIBD **Point-of-Sale (“POS”)** terminals will be eligible for the following monthly draw and prizes:

BIBD Mastercard	No. of Monthly Draw Entry(ies)	Monthly Draw Period	Prizes
New approved application for: a. BIBD Credit World Mastercard b. BIBD Credit Gold Mastercard c. BIBD Credit Classic Mastercard <i>and/or</i> Transactions made using: a. BIBD Credit World Mastercard b. BIBD Credit Gold Mastercard c. BIBD Credit Classic Mastercard d. BIBD Debit World Mastercard e. BIBD Debit Mastercard f. BIBD Virtual Prepaid Mastercard	<ul style="list-style-type: none"> • New BIBD Mastercard Credit Card onboarded will earn 5 entry tickets. • The first approved transaction will earn 1 entry ticket. • Additional 1 entry ticket for every B\$200 accumulated monthly. • Additional 10 entry tickets for B\$1,500 accumulated monthly. <i>Example:</i>	<ul style="list-style-type: none"> • 27 Jan’25 to 28 Feb’25 • 1 Mar’25 to 31 Mar’25 • 1 Apr’25 to 30 Apr’25 • 1 May’25 to 31 May’25 	B\$1,200 electronic gadget vouchers x 20 winners per month.

	<p>i. 27 Jan'25 to 28 Feb'25: Total Spend of B\$300 = 1+1 = 2 entry tickets for the monthly draw.</p> <p>ii. 1 Mar'25 to 30 Mar'25: Total Spend of B\$1,000 = 1+5 = 6 entry tickets for the monthly draw.</p> <p>iii. 1 Apr'25 to 15 Apr'25: Total Spend of B\$1,500 = 1+7+10 = 18 entry tickets for the monthly draw.</p> <p>iv. 1 May'25 to 31 May'25: Total Spend of B\$3,500 = 1+17+10 = 28 entry tickets for the monthly draw.</p> <p>v. 27 Jan'25 to 28 Feb'25: Customer A successfully apply for a Mastercard Credit card and spend \$500 during the period. The customer will earn 5+1+2=8 entry tickets for the monthly draw.</p>		
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3.2 Grand Draw

During the Promotion Period, transactions made with BIBD Mastercard which are approved, cleared and settled through any BIBD Point-of-Sale ("POS") terminals will be eligible for the following grand draw and prizes:

BIBD Mastercard	No. of Grand Draw Entry(ies)	Prizes
<p>Transactions made using:</p> <ol style="list-style-type: none"> BIBD Credit World Mastercard BIBD Credit Gold Mastercard BIBD Credit Classic Mastercard BIBD Debit World Mastercard BIBD Debit Mastercard BIBD Virtual Prepaid Mastercard 	<ul style="list-style-type: none"> The first approved transaction will earn 1 entry ticket. Additional 1 entry ticket for every B\$2,000 accumulated throughout the entire Promotion Period. Additional 30 entry tickets for B\$10,000 accumulated throughout the entire Promotion Period. <p><i>Example:</i></p> <ol style="list-style-type: none"> Total spend of B\$800 for the entire Promotion Period = 1 entry ticket in the Grand Draw. Total spend of B\$5,000 for the entire Promotion Period = 1+2= 3 entry tickets in the Grand Draw. Total spend of B\$12,000 for the entire Promotion Period = 1+6+30 = 37 entry tickets in the Grand Draw. 	<ul style="list-style-type: none"> Grand Prize x 1 winner B\$10,000 worth of electronic gadget vouchers. Second Prize x 1 winner B\$6,000 worth of electronic gadget vouchers. Third Prize x 1 winner B\$3,000 worth of electronic gadget vouchers.

	iv. Total spend of B\$21,000 for the entire promotion period = 1+10+30= 41 entry tickets in the Grand Draw.	
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- 3.3 A random selection of eligible entries will be drawn via a computerised system from the pool of eligible entries (“**Drawn Entries**”) within the Promotion Period.
- 3.4 A prize presentation event will be held on such dates as BIBD may determine at its sole discretion.
- 3.5 BIBD reserves the right to select/draw/reserve other winners or to replace/substitute any winner(s) who is or may have been found to be ineligible or disqualified without providing any reason whatsoever.
- 3.6 If BIBD subsequently determines that a person is ineligible or has been disqualified for any reason whatsoever, BIBD may at its discretion reclaim the prize(s) and award it to such person(s) or deal with it in any manner as it deems fit.
- 3.7 Notwithstanding anything herein, BIBD reserves the right to substitute or replace the prizes with alternative prizes of similar monetary value from time to time without having to assign any reason thereto.
- 3.8 No person shall be entitled to any payment or compensation from BIBD should any prize be forfeited or reclaimed under this Promotion.

4 GENERAL

- 4.1 By participating in the Promotion, the Cardholders expressly agree to be bound by these Terms.
- 4.2 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.
- 4.3 BIBD reserve the right to amend, modify, vary or add any of these Terms either wholly or part at any time with minimum 3 business days’ notice to the Cardholders.
- 4.4 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 any extension, cancellation, termination or suspension of the Promotion or due to any events beyond the reasonable control of BIBD.
- 4.5 In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 4.6 Any/all decisions made by BIBD 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.
- 4.7 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.