

**BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - Milimewah Department Store, Jaya Hypermart, Utama Grand Superstore (“Milimewah Group”)**

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).

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**1. PROMOTION PERIOD**

- 1.1 The Promotion will take place from **6 Jan 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 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 the 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 Milimewah Group outlets 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 including the Management and Directors of BIBD as well as its subsidiaries (“BIBD Group”) and members of BIBD’s Shariah Advisory Body (“SAB”) and its subsidiaries and all employees of the Milimewah Group are eligible to participate in this Promotion.

**3. PARTICIPATING OUTLETS**

The list of participating Milimewah Group outlets are as follows:

No.	Merchant Name	Outlet(s)
1	Milimewah Department Store	Berakas, Midvalley, Tutong, Seria, Kuala Belait
2	Jaya Hypermart	Gadong Centrepoint, Rimba Point, KB Sentral
3	Utama Grand Superstore	Gadong Mall

#### 4. PROMOTION MECHANICS

4.1 During the Promotion Period, transactions made by BIBD Cards which are approved, cleared and settled through BIBD Point of Sale (“POS”) terminals at any participating Milimewah Group outlets will be eligible for the following offers:

BIBD Cards	Offer(s)	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.	<p>A. Get a <b>BND5 Milimewah Group voucher</b> for purchases reaching <b>BND100</b> in a day;</p> <p style="text-align: center;"><i>OR</i></p> <p>B. Get a <b>BND10 Milimewah Group voucher</b> for purchases reaching <b>BND150</b> in a day.</p> <p>Multiple vouchers can be earned when accumulated transactions reach or exceed BND250.</p> <p><i>Example:</i></p> <p>i. Accumulated transactions from the same day totaling amount of <b>BND270</b> by BIBD Cardholder will be eligible to two (2) vouchers worth a <b>total of BND15 Milimewah Group vouchers</b> (1x <b>BND10 voucher</b> for BND150 portion of spending + 1x <b>BND5 voucher</b> for the remaining BND100 portion of spending).</p> <p>ii. Accumulated transactions from the same day totaling amount of <b>BND420</b> by BIBD Cardholder will be eligible to three (3) vouchers worth a <b>total of BND25 Milimewah Group vouchers</b> (2x <b>BND10 vouchers</b> for the 2x BND150 portions of spending + 1x <b>BND5 voucher</b> for the BND100 portion of spending).</p>	<ul style="list-style-type: none"> <li>• Applicable for purchases at selected departments only.</li> <li>• Exclude perishables, food, sundries, electrical appliances, cosmetics, concept counter and all vouchers.</li> </ul> <p><i>Note:</i> Multiple receipts made using the same BIBD Card on the same day at the same outlet can be accumulated.</p>

#### 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 vouchers should be resolved directly with Milimewah Group and the use of the voucher shall also be subject to Milimewah Group’s terms and conditions.

- 5.4 BIBD reserves the right to amend or modify any of these Terms either wholly or partly at any time with a minimum of 3 business days' notice to the Cardholders.
- 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 correspondences, queries, appeals or attempts to dispute such decision shall be entertained by BIBD.
- 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.