

BIBD CREDIT CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - LIVEWELLE VENTURES SDN BHD (L'OCCITANE)

The following Terms and Conditions (“**Terms**”) apply exclusively to the **BIBD CARDS 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 14th February 2025 until 28th 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 Debit Mastercard / VISA Credit Cards (World, Platinum, Gold and Classic (“**BIBD Cards**” and “**Cardholders**” respectively) whose accounts are in good standing with the Bank.
- 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 participating L’Occitane 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 including the Management and Directors of BIBD and members of BIBD’s Shariah Advisory Body (“**SAB**”) and its subsidiaries and employees of Livewelle Ventures Sdn Bhd are eligible to participate in this Promotion.

3. PARTICPATING OUTLETS

- 3.1 The list of participating L’Occitane outlets are as follows:

No.	Participating Outlets
1.	Unit 101, 1 st Flr Mabohai Shopping Cplx BSB BA1111
2.	G17A, Grd Flr One City Mall, Kg Sg Hanching, Jln Muara BSB BC2115

4. PROMOTION MECHANICS

4.1 During the Promotion Period, the following criteria and condition must be met to be eligible for the discount:

Criteria	Condition
Every purchase transaction via BIBD Point of Sale (“POS”) terminal using: <ul style="list-style-type: none"> 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 Mastercard g. BIBD Debit World Mastercard 	Retail transactions made through the Merchants’ POS terminals must be approved, cleared and settled.

4.2 Discount offer:

Card	Discounts
<ul style="list-style-type: none"> a. BIBD Credit World Mastercard b. BIBD Credit Visa Platinum 	15%
<ul style="list-style-type: none"> c. BIBD Credit Gold Mastercard d. BIBD Credit Visa Gold e. BIBD Credit Classic Mastercard f. BIBD Debit World Mastercard g. BIBD Debit Mastercard 	10%

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

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 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.

- 5.4 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 or due to any events beyond the reasonable control of BIBD.
- 5.5 In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 5.6 BIBD's decision 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.
- 5.7 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.