

**BIBD CREDIT CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - NATIONAL DAY DINING DEALS**

The following Terms and Conditions (“Terms”) apply exclusively to the **BIBD CREDIT 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 21 February to 24 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 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 Cards at any of the participating merchants’ outlets/branches (“Participating Merchants”) 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”) and employees of participating merchants’ are eligible to participate in this Promotion.

**3. PROMOTION MECHANICS**

- 3.1 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"> <li>a. BIBD Credit World Mastercard</li> <li>b. BIBD Credit Gold Mastercard</li> <li>c. BIBD Credit Classic Mastercard</li> <li>d. BIBD Credit Visa Platinum</li> <li>e. BIBD Credit Visa Gold</li> <li>f. BIBD Debit Mastercard</li> <li>g. BIBD Debit World Mastercard</li> </ul>	Retail transactions made through the Participating Merchants’ POS terminals must be approved, cleared and settled.

### 3.2 Discount offer A with minimum spending of BND60.00.

Promotion Period	Debit Card	Classic Credit Card	Gold Credit Cards	Platinum Credit Card	World Credit Card	Conditions
21 Feb'25 until 24 Feb'25	10%	10%	10%	20%	30%	<ol style="list-style-type: none"> <li>1. Minimum transaction of <b>BND60.00 in a single receipt.</b></li> <li>2. Maximum discount amount is <b>capped at BND40.00.</b></li> <li>3. Applicable for <b>dine-in only</b> and not applicable for takeaway or outside catering.</li> <li>4. Discount is limited to one (1) transaction per BIBD Credit Card per participating merchant outlet per day.</li> <li>5. Splitting of bills is not permitted.</li> <li>6. Selected item(s) may be excluded from the promotion by the participating merchants.</li> </ol>

3.3 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.

## 4. PARTICIPATING MERCHANTS FOR DISCOUNT OFFER A

4.1 The following list of **Participating Merchants** may be subject to change with notice from BIBD:

No.	Merchant Name	Address
1	All Seasons Dim Sum (Seri)	F-01, 1st Floor, Plaza Abdul Razak, Jalan Laksamana Abdul Razak, Batu 1, Jln Tutong
2	All Seasons Dim Sum (Times Square)	F7, 1st Floor, Times Square Shopping Complex, Simpang 13-29, Jln Berakas, Kg Jaya Setia
3	All Seasons Dim Sum (Kuala Belait)	F1-F6, 1st Floor, KB Sentral Shopping Centre, Jalan Seri Maharaja, Kuala Belait
4	All Seasons Dim Sum (One City)	1st Flr, Onecity Shopping Centre, Jln Aman, BSB
5	All Seasons Dim Sum (Aman Hills)	Grd Flr, Aman Hills Shopping Centre, Jln Aman, BSB
6	ABC Eats (Al_Barakah Company)	No.2, Bee Sing Building, Kg Mabohai, BSB
7	Azuma Sushi (Tendergood Restaurant)	G1, G1A & G2, Grd Flr, Time Square Shopping Centre, Spg 13-29, Jln Berakas, BSB
8	Charcoal BBQ & Grill Restaurant	Km 2.5, Jalan Tutong, The Crowne Princess Complex, BSB

9	Coffee Bean & Tea Leaf (Mata-Mata)	No 1,Supasave,Blk C,Suncity Mata Mata, Jln Gadong
10	Coffee Bean & Tea Leaf (Kiulap)	Open Area,Bgn Setia Kenangan,Blk C,Lot 22083,Kpg Kiulap,Gadong
11	Coffee Bean & Tea Leaf(Onecity)	Unit G7 & G8, Onecity Shopping Centre Spg 134-6,Jln Utama Salambigar,Kg Sg Hanching,Mukim Berakas B,BSB
12	Excapade (Regent Square)	Unit 1 & 2, Block A, Ground Floor, Regent Square, Kiulap
13	Excapade (Jaya Setia)	Unit 8 & 9, Block A, Koprijaya Complex, Jaya Setia, Berakas
14	Excapade (Serusop)	Unit 4 & 5, Simpang 86, Komplek PHB, Delima Satu
15	Excapade (Kuala Belait)	Unit 1 & 2, Block B, Bangunan Pg. Hj. Hashim Phmj, Kuala Belait
16	Excapade (Jerudong)	Unit 1 & 2,Grd and 1 <sup>st</sup> Flr,Lot 49773,Kpg Jerudong,Sengkurong
17	My Town Palace Restaurant	Kilometers 2.5,Jln Tutong,The Crowne Princess Cplx,BSB
18	Noie.Az Creation	Unit 3,Grd Flr,Blk C,Spq 36-15,Madang Cove,Kg madang,Berakas B, BSB
19	Buccaneer Restaurant	Lot 94, Jln Mckerron,Kuala Belait
20	Sorriso Restaurant	Unit 14 & 15,Grd Flr,Blk B,Lot 26340/41,Regent Square,Spq 160,Kpg Kiulap,BSB
21	Red Mandarin Cuisine	Grd Flr,Unit 10,Blk F,Shophouse Lots 51181,Kg Tanjung Bunut
22	Sushi Tei (Batu 1))	F-02.1 <sup>st</sup> Flr,Plaza Abdul Razak,Jln Laksamana Abdul Razak,Batu 1,Jln Tutong,BSB
23	Sushi Tei (KB Sentral))	Unit No. F2B,F3 &4, Sentral Shopping Centre,Jln Seri Maharaja,Kg Mumong A,Mukim Kuala Belait
24	Sushi Tei (Aman Hill)	Unit F1-04,First Flr,Blk C, Aman Hills Shopping Centre, EDR No.16338,Lot No 16552,kg Sg Tilong,Mukim Berakas
25	Sushi Tei (One City)	Unit No.F19,1 <sup>st</sup> Flr,Onecity Shopping CentremSpg 134-6,Jln Utama Salambigar,Kg Sg Hanching,Mukim Berakas B
26	Sushi Tei (Jerudong)	Unit A7-A10,Grd Flr,Unit A1-A10,1 <sup>st</sup> Flr,Unit A1-A10 2 <sup>nd</sup> Flr,Jerudong Cplx,Blk A,BSB
27	HWC Coffee (Sunway)	Unit No.28, Grd Flr, Blk D,Lot 52052,Kg Sg Tilong,Mukim Berakas 'B', BSB
28	Yin Yang Cafe	No.1,Grd Flr,Blk D,Pengiran Hj Menudin & Anak-Anak Shopping Cplx,Jln Tungku,Batu Bersurat,Gadong, BSB
29	New Star Box Café & Grill	Unit C18,Grd Flr,Hau Man Yong Cplx,Spq 88,Kpg Kiulap,BSB
30	Grills & More Arabic Restaurant	Unit No.A2 & B2,Lot 22075,Kg Kiulap,BSB
31	The Thai Cottage	Unit No.1,Blk F,Serial No.5292,Lot 5788,Kg Kiulap,BSB
32	Bello Cafe	Unit L1,Grd Flr,Seri Q-Lap Mall,BSB
33	Anjung Saujana Restaurant (RBC)	Departure Hall,Brunei International Airport,Jln Lapangan Terbang Antarabangsa,BSB

#### 4.2 Discount offer B with minimum spending of BND30.00.

Promotion Period	Debit Card	Classic Credit Card	Gold Credit Cards	Platinum Credit Card	World Credit Card	Conditions
21 Feb'25 until 24 Feb'25	10%	10%	10%	20%	30%	7. Minimum transaction of <b>BND30.00 in a single receipt.</b> 8. Maximum discount amount is <b>capped at BND20.00.</b> 9. Applicable for <b>dine-in only</b> and not applicable for takeaway or outside catering. 10. Discount is limited to one (1) transaction per BIBD Credit Card per participating merchant outlet per day. 11. Splitting of bills is not permitted 12. Selected item(s) may be excluded from the promotion by the participating merchants.

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. PARTICPATING MERCHANTS FOR DISCOUNT OFFER B

5.1 The following list of **Participating Merchants** may be subject to change with notice from BIBD:

No.	Merchant Name	Address
1	Zus Coffee (Jerudong Park))	Phase 2, unit 23 (C) (Convenient store 2.0),Jerudong Park, Food Court Complex, BSB
2	Zus Coffee (Sunway)	Unit 35,Grd Flr,Blk E,Sunway Centre,Lot 52052,Kg Sg Tilong,Berakas A,BSB
3	Zus Coffee (Setia Point)	Unit 01,Grd Flr Setia Point, Jln Komersial Jaya Setia,Kpg Jaya Setia,Berakas A,BSB
4	Gong Cha (Kiulap)	No.5,Grd Flr,Block B, Urairah Complex,Kg Kiulap,BSB BE1518
5	Gong Cha (Batu Satu)	Unit G-04, Plaza Abdul Razak,Freshco Outlet,Jln Tutong,Batu Satu,BSB
6	Gong Cha (Delima Satu)	Spg 98,Kg Delima Satu.Jln Muara
7	Gong Cha (Airport Mall)	No.28,Grd Flr,Airport Mall,Kg Jaya Setia,Mukim Berakas A,BSB
8	Gong Cha (Centrepont)	GF 01,Grd Flr,The Centrepont Abdul Razak Cplx,Gadong,BSB
9	Gong Cha (Yayasan)	G15,Grd Flr,Yayasan Sultan Haji Hassanal Bolkiah Building Cplx,Jln Pretty,BSB
10	Gong Cha (Rimba)	EG11A,Rimba Point,Kg Rimba,BSB
11	Gong Cha (Bunut)	Unit C2,Lot No.51181,Tanjong Bunut Place,Kg Sengkurong,BSB

12	Gong Cha (The Mall)	Unit 1.07A,1 <sup>st</sup> Flr, The Mall Gadong, BSB
13	Gong Cha (Menglait)	Unit 20,Muhibbah Cplx,Gadong,Menglait,BSB
14	Gong Cha (Tutong)	Lot No 16115,Km 53,Kg Tanjung Panjang Tutong-Seria highway,Tutong
15	Gong Cha (One City)	Unit G20A,Grd Flr,One City Mall,Sg Hanching,BSB
16	Gong Cha (Mentiri)	No.1,Grd Flr,BgnMentiri Sentral,Spg 175 Lot 4915,Jln Mentiri,BSB
17	Gong Cha (Jerudong)	Unit No.3A,Grd Flr,Blk A,Jerudong Centre,Jln Jerudong,BSB
18	Gong Cha (Muara)	Unit No.4,Blk A,Grd Flr,Muara Centre,Pekan Muara,BSB
19	Gong Cha (Sengkurong)	Unit C,Spg 1542 Bgn Hj Metussin,Kg Sengkurong,Jln Tutong,BSB
20	Gong Cha (Bandar)	Unit G8,Grd Flr,Teck Guan Plaza,59-60,Jln Sultan,BSB
21	Gong Cha (Jerudong Park)	Phase 2,Unit 23(B) Convenient Store 2.0,Food Court Cplx,Jerudong Park
22	Gong Cha (Mata-mata)	Unit no.4,Serial No 10718,Lot 11620,Kg Mata-Mata Gadong B,BSB
23	Gong Cha (Union Sq)	Unit LK2,LK3 & LK4 Lower ground, Union Square Shopping Centre,Kg Salar,Mentiri,BSB
24	Gong Cha (Manggis)	Food Kiosk 2,Basement Level,Manggis Mall,Hua Ho Manggis,BSB
25	Coffee Bean & Tea Leaf (BIA)	Departure Hall,New Passenger Terminal Building,Brunei International Airport
26	Coffee Bean & Tea Leaf (BIA Transit Hall)	Mezzanine Level,Gate 5 Arae,Transit Hall,Brunei International Airport
27	Coffee Bean & Tea Leaf (Maya Puri Cplx)	Mayapuri Building,Lot 36 & 37,Jln Sultan,BSB
28	Coffee Bean & Tea Leaf (Centrepoint)	Unit GF 02A,The Centre Point Hotel,Gadong
29	Coffee Bean & Tea Leaf (The Mall)	Unit 1.16A,1 <sup>st</sup> Flr,The Mall Gadong,Abdul Razak Cplx,BSB
30	Coffee Bean & Tea Leaf (Ripas Hospital)	Hospital Raja Isteri Pengiran Anak Saleha,Kpg Kiulap BSB
31	Coffee Bean & Tea Leaf (BSP)	Grd Flr, L Block,Brunei Shell Petroleum, Head Office,Jln Panaga,Seris,Kuala Belait
32	Coffee Bean & Tea Leaf (BLNG)	Brunei LNG Sendirian Berhad,Lumut
33	Coffee Bean & Tea Leaf (MOF)	Lobby Area,Ministry of Finance & Economy,Commonwealth Drive,BSBi
34	Coffee Bean & Tea Leaf (JPMC)	Jerudong Park Medical Centre,JPMC Phase 1,Level 2,Jerudong Park,BSB
35	Coffee Bean & Tea Leaf (Immigration)	Jln Mentiri Besar,BSB
36	Coffee Bean & Tea Leaf (Rimba Point)	G14D & Parking Lots of Food Truck at Lot 58865,Kg Rimba,Mukim Gadong Daerah,BSB
37	Coffee Bean & Tea Leaf (Hua Ho Manggis)	Basement 1,Hua Ho Manggis Mall,Lot 58799,Kg Sg Akar,Mukim Berakas,BSB
38	Coffee Bean & Tea Leaf (Yayasan)	Basement Parking,Blk E & F, Kplks Yayasan Sultan Haji Hassanal Bolkiah, BSB
39	Coffee Bean & Tea Leaf (Soon Lee Muara)	Lobby Entrance Area Lot 2582,Grd Flr Muara City Square,Kg Sabun,Mukim Serasa,BSB
40	Coffee Bean & Tea Leaf (Soon Lee Berakas)	Soon Lee Berakas Lobby Entrance Area at Lot 35830,Grd Flr,Wisma Ibrahim,Kpg Lambak (B),Mukim Berakas,BSB

41	Coffee Bean & Tea Leaf (Hua Ho Tutong)	Kiosk 19 & Kisok 22, Grd Flr, Hua Ho Petani Mall, Lot 13096, Tutong
42	Brew 9 (Gadong)	Unit 01, Grd Flr, The Mall, Abdul Razak Cplx, Kpg Gadong, Gadong A, BSB
43	Brew 9 (Beribi)	Unit 10, Grd Flr, Blk A, The Walk, EDR No BD60733, Lot 71168, Kpg Beribi, Gadong B, BSB
44	Brew 9 (Serusop)	Unit 1A, Blk A, Grd Flr, Pg Hj Tajuddin Cplx, Lot 5812, Kg Delima Satu, Jln Muara, Serusop, BSB
45	Smoooy (Kiulap)	Unit 16, Blk B, Grd Flr, Bgn Hj Awang Ahmad Bin Awg Hassan & Anak-Anak, Kg Kiulap, Gadong B, BSB
46	Smoooy (Hua Ho Manggis)	Unit 4, Basement Level, Hua Ho Manggis Mall, Kpg Manggis, BSB
47	Smoooy (Jaya Centrepoint)	No.16, Grd Flr of JAYA HYPERMARKET SDN BHD, THE CENTREPOINT, Abdul Razak Cplx, Gadong, BSB
48	Oasis Cafe	Grd Flr, Lot 42450, High Street Building, Kiulap, BSB
49	Yole Enterprise (SK2)	Unit No.F10, Grd Flr, Blk F, Lot 5188, Setia Kenangan 2, Spg 150-17-20, Kpg Kiulap, Gadong B, Brunei Muara BSB
50	Yole Enterprise (One Riverside)	Grd Flr, One Riverside, BSB Kumbang Pasang Gadong, BSB
51	Yole Enterprise (The One)	GR02, The One, Blk A, Grd Flr, Lot 16177, Kpg Parit, Kianggeh, BSB
52	Yole Enterprise (Mid Valley)	Mid Valley Shopping Centre, Spg 58, Jln Masjid Salambigar, Kg Sg Orok, Berakas "B", BSB
53	Hwc Coffee (The Curve)	Unit 5, Grd Flr, Blk D, Batu Bersurat, Lebuhraya Tungku, Lot No.34397, Kg Pengkalan Gadong, Mukim Gadong B, BSB
54	Lane Microbakery (Bandar)	DAR TAKAFUL IBB 2, Grd Flr, Unit 1, Lorong Gerai Timor, Jln Pemancha, BSB
55	Coffee Industry Entrepreneur	Unit G4, Grd Flr, Shop Lot 10, Jln Sultan Omar Ali, Seria, Kuala Belait

## 6. GENERAL

- 6.1 By participating in the Promotion, the Cardholders expressly agree to be bound by these Terms.
- 6.2 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.
- 6.3 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.
- 6.4 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.
- 6.5 In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 6.6 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.
- 6.7 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.