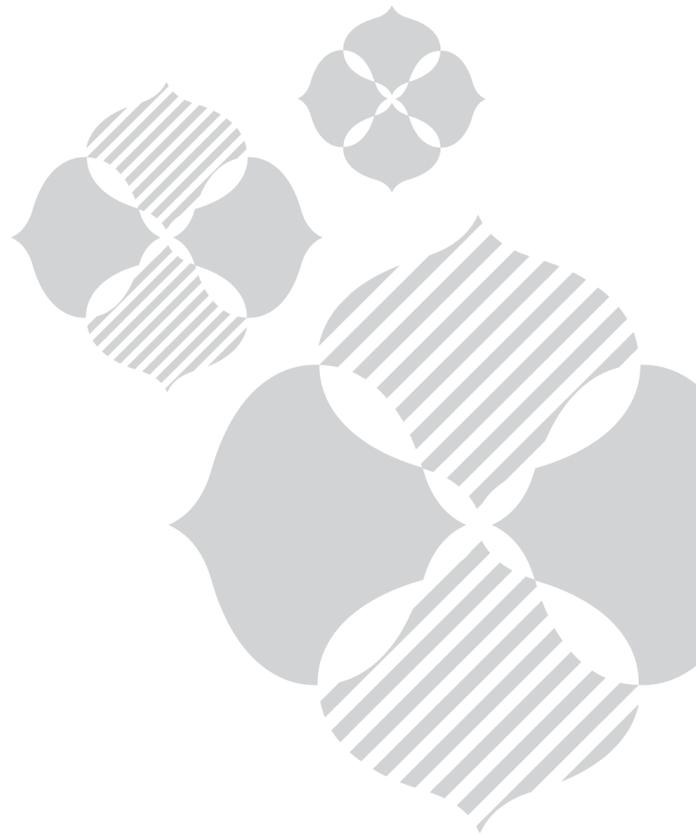




BIBD DEBIT CARD & BIBD VIRTUAL PREPAID CARD PRODUCT DISCLOSURE SHEET



<p>PRODUCT DISCLOSURE SHEET</p> <p>Please read this Product Disclosure Sheet before applying for BIBD Debit & Virtual Prepaid Card and allow us to explain if you require any clarification.</p> <p>Please also read Consent and Declaration, Terms and Conditions, Supplemental Terms and Conditions and Frequently Asked Questions.</p>	<p>BIBD DEBIT CARD & VIRTUAL PREPAID CARD</p>
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1. What is this product about?

BIBD Debit Card is an innovative product which allows you to pay, access and enjoy the convenience of an ATM combined with the acceptability of Mastercard internationally. “Smarter than Cash”, BIBD Debit Card allows you to make payments directly from your BIBD Savings or Current Account. It can also be used to withdraw cash at over 2.3 million ATMs worldwide which display the Mastercard and Cirrus logos. Depending on your eligibility, BIBD has different types of debit card to offer:

1. *BIBD Debit Mastercard*
2. *BIBD World Debit Mastercard*

BIBD Virtual Prepaid Card is an added payment instrument offered by BIBD which is available virtually inside the BIBD NEXGEN Wallet. It carries the convenience of Mastercard acceptability and allows you to make payments up to the preloaded amount hence managing the fund exposure. It can be used for cash withdrawal at BIBD ATMs nationwide. Currently, BIBD has one (1) Prepaid Card available which is BIBD Virtual Prepaid Mastercard (vCard).

2. What is the Shariah concept for this product?

This product is using the concept of Al-Wakalah bil Ujah (Agency with fee) whereby the Bank acting on behalf of the Cardholder to administer the Cardholder’s payment to the Merchant via MasterCard for the use of the MasterCard trademark and managing the Card Account with an imposed fee.

3. Who can apply?

Customers who wish to apply for BIBD Debit/ Virtual Prepaid Card must meet the following criteria:

- Are 15 years of age and above; and
- Maintain a BIBD Savings or Current Account.

4. What should I do after I obtain this product?

Activating e-Commerce Function

You have the option of having the e-Commerce function activated or deactivated at any time by calling our BIBD Contact Centre or chatting with one of the agents via BIBD NEXGEN Wallet.

5. What are the key terms of this product?

Restriction on the Card Usage

BIBD Debit/ Virtual Prepaid Card cannot be used to facilitate payment in respect of activities, goods and/or services prohibited by Syariah principles which includes alcoholic stores/cafes, nightclubs, escort and dating services and any gambling transactions.

6. What are the fees and charges that I have to pay?

FEES AND CHARGES	DEBIT CARD	VCARD
Annual Fee	Free	Free
Cash Withdrawal:		
• BIBD ATM	Free	Free
• Non-BIBD ATM (local and overseas)	B\$6 per withdrawal	N/A
• Non-Physical Cash/Money Transfer Online	B\$6 per withdrawal	N/A
Card Replacement	B\$15	Free
PIN Replacement	Free	Free
Dispute Handling	B\$5 per transaction	B\$5 per transaction
Foreign Currency/Mark-up Fee	2% of transaction amount	2% of transaction amount
Card Delivery:		
• Within Brunei Darussalam	Free	N/A
• Outside Brunei Darussalam	Prevailing courier service rate	N/A
Lounge Access (applicable to World Debit Mastercard only)	US\$32 per visit per person	N/A

For other Fees and Charges, please refer to the Bank's Schedule of Tariffs published on BIBD's website at www.bibd.com.bn.

7. What are the transaction limits applicable?

The applicable transaction limits are provided in BIBD's prevailing Schedule of Tariffs, published on BIBD's website at www.bibd.com.bn.

8. What if I fail to fulfill my obligations?

Overdrawn Account

You shall be required to make payment towards any/all overdrawn amounts in your account. If sufficient funds are not maintained, the Bank may block the Card Account or restrict the use of any Cards.

Right To Combine, Set Off or Consolidate

The Bank has the right to combine, set off or consolidate any/all balances in other accounts that you maintained with the Bank towards the full or partial payment of the Debit Card overdrawn balances at any time and without notice.

Liability of Unauthorized Transactions

You shall be liable for any/all unauthorized transactions incurred until/unless the Bank is notified and effected a "stop" order on the Debit Card and if unauthorized transactions is a result of Cardholder's act.

9. What are the major risks?

- In the event of loss or theft of your BIBD Debit Card, you should report the loss of your BIBD Debit Card immediately and block the Card through BIBD NEXGEN Wallet or BIBD NEXGEN Online.
- To make the report, you can either chat with any of our Contact Centre agents via BIBD NEXGEN Wallet OR call the following number:
 - BIBD Contact Centre at 2238181; or
 - PERDANA Contact Centre at 2236688 (for PERDANA customers only)

- Discrepancies discovered in your statement, please put forth your dispute in writing within 60 days from the date of the transaction to us for investigation and resolution.

10. What documents do I need to submit to apply?

For Debit Card

- Original copy of Identification Card or passport;
- Letter of Consent and Indemnity (if applicable); and
- Proof of guardianship or other official documents proving authority (if applicable).

For Virtual Prepaid Card

For existing *BIBD NEXGEN Wallet* user, BIBD vCard can be activated with no documents needed.

11. What do I need to do if there are changes to my contact details?

If there are any changes to your contact details, such as your address or your phone number, please visit any BIBD branch and complete the Personal Particular Update Form (PPU).

It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

12. Where can I get assistance and remedy?

If you require any assistance with this product, you can email to our Central Customer Resolution Unit at customer.resolution@bibd.com.bn or call our Contact Centre at 2238181.

You can also address your complaint via mail to:

Customer Resolution Department

Level 6, BIBD Headquarters,
Lot 159, Jalan Pemancha,
Bandar Seri Begawan BS8711

If you are not satisfied with the result of our resolution on your query or complaint, you may contact Financial Consumer Issues at Brunei Darussalam Central Bank via:

Brunei Darussalam Central Bank

Level 7, *Financial Consumer Issues*,
Ministry of Finance and Economy Building
Commonwealth Drive, Bandar Seri Begawan
BB3910, Brunei Darussalam

Email: fci@bdcdb.gov.bn
Telephone No.: 2380007

13. Where can I get further information?

Please visit our website at www.bibd.com.bn or call our Contact Centre at 2238181 which is available 24 hours a day, 7 days a week. You may also visit our Sales Centre at Kiulap Branch or any of our Sales Branches at:

- BIBD HQ Main Branch
- Gadong Branch
- Manggis Branch
- Serusop Branch
- Tanjung Bunut Branch
- Tutong Branch
- Kuala Belait Branch
- Panaga Branch
- Seria Branch

14. Other similar product available?
No.

I hereby confirm that I have explained the Product Disclosure Sheet (PDS) to the Customer in his/her preferred language.

Name:

BIBD Staff ID No.:

Signature:

Date:

I hereby confirm that I have understood the explanation and content of the Product Disclosure Sheet (PDS) given in my preferred language.

Name:

ID No.:

Signature:

Date:

I hereby confirm that I have understood the explanation and content of the Product Disclosure Sheet (PDS) given in my preferred language.

Name:

IC No.:

Signature:

Date:

The information provided in this product disclosure sheet as at 14-Nov-2025.

Bruneian at Heart

