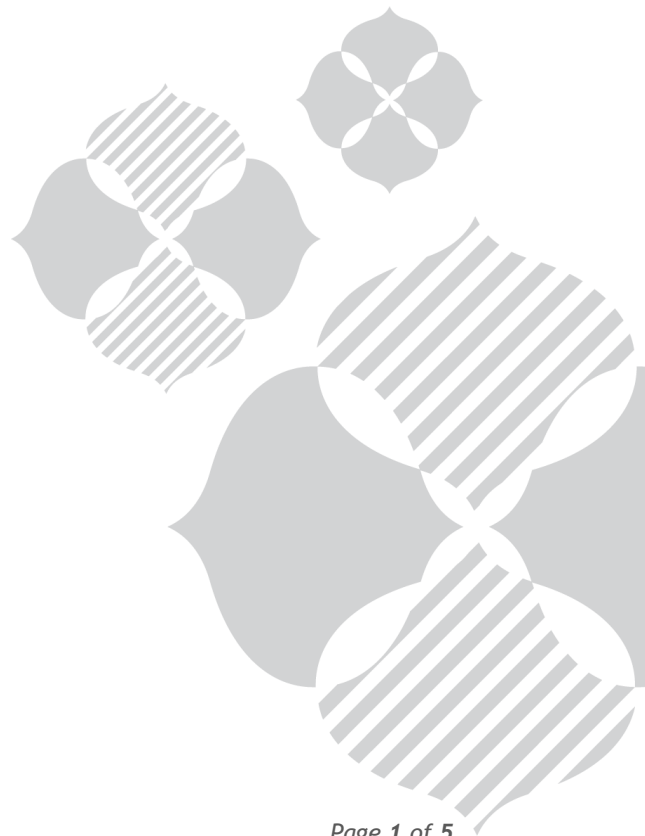


BIBD ASPIRASI 7 REWARD PROGRAM

Terms and Conditions



“BIBD ASPIRASI 7” REWARD PROGRAM: TERMS AND CONDITIONS

These terms and conditions (“**these Terms**”) relating to the BIBD Aspirasi 7 Reward Program (“**Reward Program**”) are to be read together with the terms and conditions relating to BIBD Aspirasi (Certificate of Deposit) and any other terms and conditions as shall be determined by Bank Islam Brunei Darussalam Berhad (“**BIBD**”) from time to time.

1. Reward Program

- 1.1 The Reward Program is aimed to encourage BIBD customers to save by providing them with rewards for saving.
- 1.2 By participating in the BIBD Aspirasi (Certificate of Deposit), customers shall automatically be eligible for participation in the Reward Program.
- 1.3 BIBD will allocate prizes from its own costs and expenses for the Reward Program.
- 1.4 The Reward Program will be conducted through a computerised system and will be held on a monthly, quarterly and annual basis or any other frequency determined by the Bank.
- 1.5 The Reward Program will commence from 1 December 2024 to 30 November 2025 (“**Promotion Period**”) or such other date as may be varied and notified by BIBD at its sole discretion.

2. Eligibility

- 2.1 Customers must satisfy **both of the following** conditions to be eligible for the Reward Program:
 - 2.1.1 The minimum holding period to be eligible for the Reward Program is ninety (90) days until the draw date; and
 - 2.1.2 To maintain the minimum holding deposit of B\$50 for the entire duration of the Promotion Period.
- 2.2 The holding amount of the BIBD Aspirasi (Certificate of Deposit) will determine the number of entries for the Reward Program.
- 2.3 Employees of BIBD Group and its subsidiaries or affiliates of BIBD including the directors of BIBD and members of BIBD’s Syariah Advisory Body and its subsidiaries are not eligible for participation in the Reward Program.
- 2.4 For joint accounts, only the primary account holders are eligible for the Reward Program.
- 2.5 Customers, whose BIBD accounts have been suspended, cancelled or terminated for whatsoever reason shall be automatically be disqualified from the Reward Program.

3. Promotion Mechanics

- 3.1 A holder of a BIBD Aspirasi (Certificate of Deposit) shall be entitled to one (1) entry for every B\$50 subscribed to BIBD Aspirasi. Customers who are eligible for the Reward Program will receive a greater number of entries based on the duration of their subscription to BIBD Aspirasi.

Reward entry(ies) are calculated and accumulated as detailed below:

 - 3.1.1 BIBD Aspirasi subscribed for 90 - 180 days: one (1) entry for every B\$50 subscribed;
 - 3.1.2 BIBD Aspirasi subscribed for 181 - 270 days: two (2) entries for every B\$50 subscribed; and
 - 3.1.3 BIBD Aspirasi subscribed for 271 days and more: three (3) entries for every B\$50 subscribed.
- 3.2 For every B\$50 subscribed to BIBD Aspirasi during the Promotion Period, on top of the reward entries entitled as stated in Clause 3.1, a customer will receive a one-off bonus of two (2) entries (“**Bonus Entries**”). For the avoidance of doubt, Clause 3.1 is not applicable to Bonus Entries as Bonus Entries are only a one-off and will not be doubled or tripled.
- 3.3 Examples of the computation for the entitled number of entries as stated in Clauses 3.1.1, 3.1.2 and 3.1.3 are as follows:

Customer	Amount of Deposit	No. of reward entries entitled based on the no. of days		
		90 - 180 days	181 - 270 days (Double entries)	271 days and more (Triple entries)
A	B\$1,000	$B\$1,000 \div 50$ = 20 entries	20×2 = 40 entries	20×3 = 60 entries
B	B\$10,000	$B\$10,000 \div 50$ = 200 entries	200×2 = 400 entries	200×3 = 600 entries
C	B\$50,000	$B\$50,000 \div 50$ = 1,000 entries	$1,000 \times 2$ = 2,000 entries	$1,000 \times 3$ = 3,000 entries

To illustrate on Reward Entries and Bonus Entries entitlement (as stated in Clause 3.2), after minimum 90 days holding period, is as follows:

Subscription Date	Deposit Amount	Total no. of reward entries entitled			Bonus Entries received	Total Entries Received (as of 31March2025)	Total Entries Received (as of 31July2025)	Total Entries Received (as of 30Nov2025)
		90 - 180 days	181 - 270 days (Double Entries)	271 days and more (Triple Entries)				
05 Dec 2024 (Aspirasi 7)	BND50	1 entry	2 entries	3 entries	$BND 50 \div 50$ = 1 entry x 2 = <u>2 Bonus Entries</u>	3 entries (1 entry + 2 Bonus Entries)	4 entries (2 entries + 2 Bonus Entries)	5 entries (3 entries + 2 Bonus Entries)
Total						3 entries	4 entries	5 entries

The total reward entries received by Customer, including Bonus Entries, based on the above example as below:

- As of 31 March 2025 = 3 Entries
- As of 31 July 2025 = 4 Entries
- As of 30 November 2025 = 5 Entries

3.4 The prizes to be won are as follows:

Prize	Retail Banking subscribers		Perdana Privilege Banking subscribers		Number of winners and draw frequency	Total number of winners
	Amount	Number of winners	Amount	Number of winners		
Monthly	B\$1,000	10	B\$1,000	10	20 winners per month	240
Quarterly	B\$10,000	5	B\$10,000	5	10 winners per quarter	40
Grand	1) B\$50,000 2) B\$30,000 3) B\$20,000	1 1 1	1) B\$50,000 2) B\$30,000 3) B\$20,000	1 1 1	6 winners at end of Promotion Period	6

4. Draw Mechanics

- 4.1 The draw consists of twenty (20) Monthly Draws, ten (10) Quarterly Draws and six (6) Grand Draws.
- 4.2 The eligible certificate numbers are entered into the draw system according to the eligible number of entries and the winners of the Reward Program will be randomly selected for Perdana Privilege Banking subscribers and Retail Banking subscribers.
- 4.3 "Perdana Privilege Banking subscribers" refer to BIBD customers who subscribe to BIBD Aspirasi and fulfil eligibility criteria of Perdana Privilege Banking on the draw dates. All other

BIBD Aspirasi subscribers excluding Perdana Privilege Banking subscribers shall be referred to as “Retail Banking subscribers”.

- 4.4 All draws shall be conducted LIVE on a monthly, quarterly and annual basis.
- 4.5 The Prize Draws will be supervised and witnessed by an independent party appointed by the Bank to ensure fairness and transparency.
- 4.6 Winners will be randomly picked through computerised draws and BIBD reserves the right to select/draw/reserve other winners or to replace/substitute any winner who is or may have been found to be ineligible or disqualified without providing any reason whatsoever.
- 4.7 Details relating to the prize presentation shall be published in the local newspapers and/or the official website of BIBD as well as any form of social media deemed feasible by BIBD.
- 4.8 Prizes are non-transferable and cannot be exchanged for any other form of prizes.
- 4.9 If BIBD subsequently determines that a person is not eligible or has been disqualified for a prize for any reason whatsoever, BIBD has the sole discretion to reclaim the prize and award it to such person(s) or deal with it in any manner as it deems fit.
- 4.10 Notwithstanding anything herein, BIBD reserves the right to substitute or replace the prizes of similar value without prior notice and without furnishing any reason thereto.
- 4.11 No person shall be entitled to any payment or compensation from BIBD in the event any prize is forfeited or reclaimed.

5. Winners

- 5.1 The winners will be notified by any mode of communication deemed feasible by BIBD.
- 5.2 The winners authorise and consent to BIBD making public disclosure of their details and publication of their pictures in any form of social media for advertising, publicity or commercial purposes.

6. General

- 6.1 By participating in the Reward Program, customers expressly agree to be bound by these Terms.
- 6.2 BIBD reserves the right to amend, alter, adjust, add or modify these terms or any aspect of the reward program at any time at its sole and absolute discretion with twenty-one (21) days' prior notice to customers.
- 6.3 For the avoidance of doubt, any extension, cancellation, termination, or suspension of the Reward Program shall not entitle the eligible customer for any claim or compensation against BIBD for any and/or all losses or damage suffered or incurred by customers as a direct or indirect result of the act of extension, cancellation, termination or suspension.
- 6.4 In the event of any inconsistency between these Terms and any brochures, marketing or promotional materials relating to the Reward Program, these Terms shall prevail.
- 6.5 BIBD shall not be liable for any loss, damage or expenses arising out of or in connection with the Reward Program or due to any event beyond the reasonable control of BIBD.
- 6.6 BIBD's decision on any or all matters relating to the Terms of the Reward Program shall be final, conclusive and binding and no correspondences, 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 dispute or claim arising hereunder.

Bruneian at Heart

