

BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - OSCO Sdn Bhd (“Wasai Car Wash”)

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).

1. PROMOTION PERIOD

- 1.1. The Promotion will take place from **20 March 2025 until 31 May 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 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 the following Wasai Car Wash locations will be eligible for participation in this Promotion:
- a) Unit No. 28, Ground Floor, Komplek Haji Daud, KM 4, Jalan Gadong, Negara Brunei Darussalam; and
 - b) Unit 35, Ground Floor, Block C, Gadong Central, Simpang 21, Jalan Gadong, Kg Menglait, Negara Brunei Darussalam.
- 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”) are **eligible** to participate in this Promotion.
- 2.6 All employees of Wasai Car Wash are **eligible** to participate in this Promotion.

3. PROMOTION MECHANICS

- 3.1. During the Promotion Period, transactions made by **BIBD Cardholders that are approved and cleared through BIBD Point-of-Sale (“POS”) terminal** will be eligible for the offer, subject to the following conditions:

BIBD Cards	Offer	Conditions
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Transactions made using: a. BIBD Credit World Mastercard; b. BIBD Credit Visa Platinum; c. BIBD Credit Visa Gold; d. BIBD Credit Gold Mastercard; e. BIBD Credit Classic Mastercard; f. BIBD Debit World Mastercard; and g. BIBD Debit Mastercard	20% discount	<ul style="list-style-type: none">• Discount applicable on all Standard Car Wash Packages only.• Limited to 1 transaction per card per day only.
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4. GENERAL

- 4.1. By participating in the Promotion, the Cardholders expressly agrees to be bound by these Terms.
- 4.2. Any disputes in relation to the offer should be resolved directly with Wasai Car Wash and shall also be subject to Wasai Car Wash's terms and conditions.
- 4.3. The Term 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.
- 4.4. BIBD reserves the right to amend or modify any of these Terms either wholly or partly at any time with minimum 3 business days' notice to Cardholder.
- 4.5. 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.
- 4.6. In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 4.7. BIBD 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.
- 4.8. 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.