

**BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - Smart (B) Sdn Bhd (“Supa Save”)**

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).

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**1. PROMOTION PERIOD**

- 1.1 The Promotion will be held from **22 March 2025 until 31 July 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 customers of BIBD holding BIBD Mastercard / VISA Credit Cards (World, Platinum, Gold and Classic) and Mastercard Debit Cards (including World) (“**BIBD 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 BIBD Cards at any Supa Save 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) 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 as well as the subsidiaries (“**BIBD Group**”) and members of BIBD’s Shariah Advisory Body and its subsidiaries are **not eligible** to participate in this Promotion.
- 2.6 All employees of Supa Save are **eligible** to participate in this Promotion.

**3. PARTICIPATING OUTLETS**

The list of participating Supa Save outlets are as specified below:

No.	Participating Supa Save Outlets
1.	Supa Save Gadong
2.	Supa Save One Riverside
3.	Supa Save Mabohai
4.	Supa Save Seria

#### 4. PROMOTION MECHANICS

4.1 During the Promotion Period, transactions made by **BIBD Credit Cards** which are approved, cleared and settled through **BIBD Point of Sale (POS) terminals** will be eligible for the following lucky draw:

BIBD Credit Cards	Number of Entries Entitled
<p>Applicable purchase(s) using:</p> <ol style="list-style-type: none"> <li>BIBD World Mastercard</li> <li>BIBD Gold Mastercard</li> <li>BIBD Classic Mastercard</li> <li>BIBD Credit Visa Platinum</li> <li>BIBD Credit Visa Gold</li> </ol>	<ul style="list-style-type: none"> <li>Lucky draw entries are <b>card bound</b> i.e Cardholder must use the same card account to earn accumulated entries.</li> <li>The first purchase receipt (in any amount) will <b>earn 2 entries</b> for the lucky draw.</li> <li><b>Additional 2 entries</b> will be earned for <b>every accumulative amount of BND50</b> purchased (in first and subsequent receipts) with the same card account.</li> <li>E.g. Cardholder's purchase(s) in separate receipts with the <b>same card account</b> during the Lucky Draw Period: <ul style="list-style-type: none"> <li>➤ 1<sup>st</sup> purchase receipt of BND56 on 9<sup>th</sup> May 2025 = <b>4 entries</b> (2 <u>first-purchase</u> entry + 2 <u>accumulated BND50</u> entry);</li> <li>➤ 2<sup>nd</sup> purchase receipt of BND60 on 15<sup>th</sup> May 2025 = <b>plus 2 entries</b> (BND56 from 1<sup>st</sup> purchase + BND60 = BND116 = 4 entries total <u>based on accumulation of BND50s</u> i.e. 4x BND50);</li> <li>➤ 3<sup>rd</sup> purchase receipt of BND210 on 20<sup>th</sup> May 2025 = <b>plus 8 entries</b> (BND116 from 1<sup>st</sup> and 2<sup>nd</sup> purchases + BND210 = BND326 = 12 entries total <u>based on accumulation of BND50s</u> i.e. 12x BND50);</li> <li>➤ Total accumulated lucky draw entries = <b>14 entries</b> (including initial 2 first-purchase entries).</li> </ul> </li> </ul>

4.2 During the Promotion Period, transactions made by **BIBD Debit Cards** which are approved, cleared and settled through **BIBD Point of Sale (POS) terminals** will be eligible for the following lucky draw:

BIBD Debit Cards	Number of Entries Entitled
<p>Applicable purchase(s) using:</p> <ol style="list-style-type: none"> <li>BIBD Debit World Mastercard</li> <li>BIBD Debit Mastercard</li> </ol>	<ul style="list-style-type: none"> <li>Lucky draw entries are <b>card bound</b> i.e Cardholder must use the same card account to earn accumulated entries.</li> <li>The first purchase receipt (in any amount) will <b>earn 1 entry</b> for the lucky draw.</li> <li><b>Additional 1 entry</b> will be earned for <b>every accumulative amount of BND50</b> purchased (in first and subsequent receipts) with the same card account.</li> <li>E.g. Cardholder's purchase(s) in separate receipts with the <b>same card account</b> during the Lucky Draw Period:</li> </ul>

	<ul style="list-style-type: none"> <li>➤ 1<sup>st</sup> purchase receipt of BND55 on 10<sup>th</sup> Jun 2025 = <b>2 entries</b> (1 <u>first-purchase</u> entry + 1 <u>accumulated BND50</u> entry);</li> <li>➤ 2<sup>nd</sup> purchase receipt of BND50 on 15<sup>th</sup> Jun 2025 = <b>plus 1 entry</b> (BND55 from 1<sup>st</sup> purchase + BND50 = BND105 = 2 entries total <u>based on accumulation of BND50s</u> i.e. 1 x BND50);</li> <li>➤ 3<sup>rd</sup> purchase receipt of BND120 on 23<sup>rd</sup> Jun 2025 = <b>plus 2 entries</b> (BND105 from 1<sup>st</sup> and 2<sup>nd</sup> purchases + BND120 = BND225 = 4 entries total <u>based on accumulation of BND50s</u> i.e. 4x BND50);</li> <li>➤ Total accumulated lucky draw entries = <b>5 entries</b> (including initial 1 first-purchase entry).</li> </ul>
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#### 4.3 The Prizes to be given away under the Lucky Draw are:

Lucky Draw Period	Prizes	No. of Winners
Period 1 22 March 2025 until 30 April 2025	Grand Prize: Apple iPhone 16 Pro Max 1TB worth up to \$2,540	1
	Second Prize: Asus Vivobook S16 S506M-AMX176WSM/AMX178WS worth up to \$1,470	1
	Third Prize: Dyson V12 Detect Slim Absolute Vacuum Cleaner worth up to \$970	1
	Consolation Prizes: Supa Save shopping voucher worth \$200	12
Period 2 1 May 2025 until 31 May 2025	Grand Prize: Samsung S25 Ultra 1TB worth up to \$2,150	1
	Second Prize: Apple Couple Watch Series 10 46mm + 42mm worth up to \$1,120	1
	Third Prize: Dyson Airwrap Multi-Styler & Dryer Complete Long in Ceramic Pop worth up to \$840	1
	Consolation Prizes: Supa Save shopping voucher worth \$200	12
Period 3 1 June 2025 until 30 June 2025	Grand Prize: Samsung Galaxy Z Fold 5 (5G) 12GB/1TB worth up to \$2,099	1
	Second Prize: MacBook Air M3 Chip, 8-Core GPU 16GB/256GB/13.6" worth up to \$1,540	1
	Third Prize: iPad Mini 512GB/Wi-Fi worth up to \$1,158	1
	Consolation Prizes: Supa Save shopping voucher worth \$200	12
Period 4 1 July 2025 until 31 July 2025	Grand Prize: ASUS TUF Gaming PC F16 FX607J-VN3181W worth up to \$1,990	1
	Second Prize: Apple 24" M3 Chip 8-core CPU 8-Core GPU, 8GB/256GB worth up to \$1,688	1
	Third Prize: Sony PS5 Pro worth up to \$1,198	1
	Consolation Prizes: Supa Save shopping voucher worth \$200	12

- 4.4 Winners of the lucky draws will be picked at the end of each lucky draw period. The prize presentation will be held on such dates as shall be determined jointly by BIBD and Supa Save.
- 4.5 BIBD reserves the right to select/draw 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 to any person.
- 4.6 If BIBD determines that a person is ineligible or has been disqualified for whatever reason, BIBD may at its discretion reclaim the prize and award it to such person(s) or deal with it in any manner as it deems fit.
- 4.7 Prizes are non-transferable and cannot be exchanged for cash or any prizes-in-kind.
- 4.8 BIBD or Supa Save reserves the right to substitute or replace any/all of the prizes with any other item(s) of similar market value without having to assign any reason.
- 4.9 Prizes are provided on an “as is” basis. Cardholders acknowledge that any disputes in relation to the lucky draw prizes are to be resolved directly with Supa Save.
- 4.11 No person shall be entitled to any payment or compensation from BIBD should any prize be forfeited or reclaimed under this Promotion.

## 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 the 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 three (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.