

BIBD CREDIT CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - GL EXTRA ENTERPRISE (SKECHERS)

The following Terms and Conditions (“Terms”) apply exclusively to the **BIBD CARDS 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 **2 March 2025 until 16 April 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 Cards) and BIBD Mastercard Debit Cards (collectively referred to as “**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 the 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 participating **GL Extra Enterprise (Skechers)** 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) (“**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 GL Extra Enterprise (Skechers) are **eligible** to participate in this Promotion.

3. PARTICIPATING OUTLETS

- 3.1 The list of participating outlets are as follows:

No.	Participating Outlets
1.	No.1-3,Blk B,Bgn Hj Abdul Rahman,Kg Kiulap BSB
2.	Unit 5,Grd Flr,Blk J,Abd Razak Cplx,Gadong,BSB
3.	Unit 8 & 9,Blk A, Kg Bukit Bendira, Complex Jaya, Tutong
4.	Unit 16, Grd Flr, Airport Mall, BSB
5.	Unit 16,Grd Flr, Jln Pretty, Kuala Belait
6.	Unit 9,Grd Flr,Blk F, Kg Tanjung Bunut,BSB
7.	Grd Flr,Blk D,Kg Delima Satu,Jln Muara
8.	Unit S13,Lot 58865,Rimba Point,BSB

4. PROMOTION MECHANICS

4.1 During the Promotion Period, the following criteria and condition must be met for Cardholders 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"> a. BIBD Credit World Mastercard b. BIBD Credit Gold Mastercard c. BIBD Corporate Credit Gold Mastercard d. BIBD Credit Classic Mastercard e. BIBD Credit Visa Platinum f. BIBD Credit Visa Gold g. BIBD Debit Mastercard h. BIBD Debit World Mastercard 	Retail transactions made through the Merchants’ POS terminals must be approved, cleared and settled.

4.2 Discount offers:

Card	Discount	Condition
<ul style="list-style-type: none"> a. BIBD Credit World Mastercard b. BIBD Credit Visa Platinum c. BIBD Credit Gold Mastercard d. BIBD Credit Visa Gold e. BIBD Credit Classic Mastercard f. BIBD Debit World Mastercard g. BIBD Debit Mastercard 	Additional 5%	<ol style="list-style-type: none"> 1. Minimum transaction of BND100.00 in a single receipt. 2. Maximum discount amount is capped at BND30.00 in a single receipt. 3. Discount is limited to one (1) transaction per BIBD Card per participating merchant outlet per day. 4. Splitting of bills is not permitted. <p>Selected item(s) may be excluded from the promotion by the participating merchants</p>

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. 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 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 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.