

BIBD CREDIT CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - SUNGKAI TREATS

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 10 March 2025 until 30 March 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 Mastercard Debit Cards (“Cardholders” and “BIBD Cards” 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 participating merchant 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”) are eligible to participate in this Promotion.

3. PROMOTION MECHANICS

- 3.1 During the Promotion Period, the following criteria and condition must be met to be eligible for the discount:

Criteria	Condition
Every purchase transaction via BIBD Point of Sale (“POS”) terminals using: <ul style="list-style-type: none"> a. BIBD Credit World Mastercard b. BIBD Credit Gold Mastercard c. BIBD Credit Classic Mastercard d. BIBD Credit Visa Platinum e. BIBD Credit Visa Gold f. BIBD Debit World Mastercard g. BIBD Debit Mastercard 	Retail transactions made through the Participating Merchants’ POS terminals which are approved, cleared and settled.

3.2 Discount offers:

Card	Discount	Conditions
a. BIBD Credit World Mastercard	40%	1. Minimum transaction of BND60.00 in a single receipt. 2. Maximum discount amount is capped at BND50.00. 3. Applicable for dine-in only . Discounts are not applicable for takeaway or outside catering. 4. Discount is limited to one (1) transaction per BIBD Card per participating merchant outlet per day. 5. Splitting of bills is not permitted. 6. Selected item(s) may be excluded from the Promotion by the participating merchants.
b. BIBD Credit Visa Platinum	30%	
c. BIBD Credit Visa Gold d. BIBD Credit Gold Mastercard e. BIBD Credit Classic Mastercard	20%	
f. BIBD Debit World Mastercard g. BIBD Debit Mastercard	10%	

3.3 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.

4. PARTICIPATING MERCHANTS

4.1 The following list comprises of merchants who are those participating in the Promotion (“**Participating Merchants**”):

No	Merchant	Address
1	ABC Eats	No. 2, Kg. Mabohai (Behind Shell Mabohai), Negara Brunei Darussalam
2	All Seasons Dim Sum	1st Floor, Plaza Abdul Razak, Jalan Laksamana Abdul Razak, Batu 1, Jalan Tutong, Negara Brunei Darussalam
3	All Seasons Dim Sum	1st Floor, Times Square Shopping Centre, Simpang 13-29, Jalan Berakas, Kg Jaya Setia, Negara Brunei Darussalam
4	All Seasons Dim Sum	Ground Floor, Aman Hills Shopping Centre, Jalan Aman, Negara Brunei Darussalam
5	Alter Ego Fusion Café	Unit No. 2 & 3, Block E, Ground Floor, Setia Kenangan II, Kg Kiulap, Negara Brunei Darussalam

6	Anjung Saujana Restaurant	Departure Hall, Level One, Brunei International Airport, Negara Brunei Darussalam
7	Arno Zoey Wonderland	1st Floor, Unit FS2, F7, Mid Valley Shopping Centre, Sungai Orok, Negara Brunei Darussalam
8	Azuma Sushi	Times square shopping center, unit G1, G1a & G2 ,Ground floor , Spg 13-29, Berakas , Negara Brunei Darussalam
9	Bann Nucha Restaurant	Unit F13, First Floor, Impiana Jaya Complex Kiulap, Negara Brunei Darussalam
10	Bann Nucha Restaurant	Unit 2.31, Second Floor, The Mall Gadong, Negara Brunei Darussalam
11	Bello Café	Ground Floor, Seri Q-Lap Mall, Kg Kiulap, Negara Brunei Darussalam
12	Belluno Cafe	Unit 2, Block C, Kiarong Complex, Kg Kiarong, Negara Brunei Darussalam
13	Bess Thai Food Restaurant	No 3, Ground Floor, Block H, Jalan Batu Bersurat , Negara Brunei Darussalam
14	Bess Thai Food Restaurant	Unit 8, Ground Floor , Block, Kiarong Complex , Jalan Kiarong , Negara Brunei Darussalam
15	Bristodeli Café	Mile 1 1/4, Jalan Tutong, Ground Floor Badi'ah Hotel, Negara Brunei Darussalam
16	Buccaneer Restaurant	Lot #94 Ground Floor, Jalan McKerron, Kuala Belait
17	Bus Station Cafe	2nd Floor, Bus Depot (Bus Station), Jalan McKerron, Kuala Belait
18	Charcoal BBQ & Grill	KM 2.5, Jalan Tutong, Seri Complex, Crowne princess Complex, Negara Brunei Darussalam
19	CheezBox Restaurant	Ramp A, The Mall, Abdul Razak Complex, Negara Brunei Darussalam
20	Coffee Bean & Tea Leaf	Unit No 1A, Lot No 06810, EDR No STI0448, Kg Lorong 14 Barat, Mukim Seria, Kuala Belait
21	Coffee Bean & Tea Leaf	No 1, Supa Save, Block C, Suncity Mata-Mata, Jalan Gadong, Negara Brunei Darussalam

22	Coffee Bean & Tea Leaf	Unit 3 GF, Hua Ho Department Store, Tanjung Bunut, Jalan Tutong, Negara Brunei Darussalam
23	Coffee Bean & Tea Leaf	Unit G7 & G8, Onecity Shopping Centre, Spg 134-6, Jln Utama Salambigar, Kg. Sungai Hanching, Mukim Berakas B, Negara Brunei Darussalam
24	D'Selera Serantau Restaurant	Stall unit 1 & 2, first floor, Times Square Shopping Centre, Berakas, Negara Brunei Darussalam
25	Dils Café	No.5, Ground Floor and First Floor, Block E, Lot No. 34397, Kg Pengkalan Gadong, Jln Batu Bersurat, Negara Brunei Darussalam.
26	DNakhoda Restaurant	No 378F Lot 1172 Kg Mentiri Jalan Kota Batu, Negara Brunei Darussalam
27	D'Penyetz	Unit 9, Ground Floor, Block C, Delima Square, Negara Brunei Darussalam
28	D'Penyetz	Unit 11-12, Block B, Taibah Complex, Kiulap, Negara Brunei Darussalam
29	Dynamic Café	The Walk, Beribi Central, Negara Brunei Darussalam
30	Egg Monster	Unit 2, Ground Floor, Setia Point, Negara Brunei Darussalam
31	Egg Monster	Unit 3 & 4, Ground Floor, An-Nuha Building, Kg Tanjung Bunut, Negara Brunei Darussalam
32	Emperor's Court	3rd Floor, Hua Ho Manggis Mall, Berakas, Negara Brunei Darussalam
33	Excapade Restaurant	Unit 1 & 2, Block B, Ground Floor, Bangunan Pg Hj Hashim Pg Hj Mohd Jadid, Jln Jaya Negara, Kuala Belait
34	Excapade Restaurant	Unit 1 & 2, Block A, Ground Floor, Regent Square, Kg Kiulap, Negara Brunei Darussalam
35	Excapade Restaurant	Unit 4 & 5, Spg 86 Kompleks PHB, Kg Delima Satu, Negara Brunei Darussalam
36	Excapade Restaurant	Unit 1 and 2, Ground and First Floor, Lot 49773, Kg Jerudong, Negara Brunei Darussalam
37	Excapade Restaurant	Unit 8 & 9, Block A, Koprijaya Complex, Jaya Setia, Mukim Berakas, Negara Brunei Darussalam

38	FreshCo KB	1st Floor, Sentral Shopping Centre, Jalan Seri Maharaja, Kg Mumong A, Kuala Belait
39	Freshco One City	1st Floor, OneCity Shopping Centre, Mukim Berakas, Negara Brunei Darussalam
40	Fruit of Paradise by Willyn	Unit 6 Ground floor Block Syakirin Complex, Kg Kiulap, Negara Brunei Darussalam
41	Grand Topaz	Unit A7-A10, Ground Floor, Unit A1-A10 1st Floor, Unit A1-A10 2nd Floor, Jerudong Complex, Block A, Negara Brunei Darussalam
42	Grills and More Arabic Restaurant	Lot 22075 A2 & B2, Spg 88, Kg Kiulap 2, Negara Brunei Darussalam
43	High Frequency Lifestyle Café	No.5 Block B Sempurna Complex, Jalan Batu Bersurat, Kg. Pangkalan Gadong, Negara Brunei Darussalam
44	I Lotus Restaurant	No 20, Simpang 12-26, Jalan Tungku Link, Kampong Rimba, Negara Brunei Darussalam
45	Ikigai Ramen	Ground Floor, One Riverside House, 1 Jalan Gadong, Negara Brunei Darussalam
46	Iskandar Curry House	Unit 15, Ground Floor, Bangunan Awang Haji Ibrahim, Kg. Lambak B, Negara Brunei Darussalam
47	Iskandar Curry House	Unit B5, One Riverside, No, 1 Jln Gadong, Negara Brunei Darussalam
48	J & Lof Café	Unit 6 & 7 Block B Taibah Complex, Kg Kiulap, Negara Brunei Darussalam
49	J & Lof Café	Unit 1 & 2, Ground Floor & Unit 1, 1st Floor, Block C Delima Square, Kg Delima Satu, Berakas , Negara Brunei Darussalam
50	Kaizen Sushi Restaurant	Yayasan Sultan Hai Hassanal Bolkiaah Complex, Jalan Pretty, Negara Brunei Darussalam
51	Kimchi Restaurant	Unit No 19 Ground and First Floor, Regent Square, Kg Kiulap, Negara Brunei Darussalam
52	Kin Restaurants	Mukim Gadong B Unit 6-7, Block M, Pg Hj Menunin Complex, Jalan Batu Bersurat
53	Kintsugi Restaurant	Unit 2-4 second, Floor Block A, Pelangi Complex , Lot 7302 Kg Delima Satu , Berakas A , Negara Brunei Darussalam

54	Marilyn Cafe	Marilyn Cafe No. 12, Jalan Pretty, Kuala Belait, Negara Brunei Darussalam
55	Marilyn Cafe	Shop no 12, Jln Pretty, Kuala Belait, Negara Brunei Darussalam
56	Misato Japanese Restaurant	Unit 203 Mabohai Complex, Negara Brunei Darussalam
57	My Town palace	Unit No.1, Serial No. 10718 Lot No. 11620, Kampong Mata-Mata, Gadong 'B', Negara Brunei Darussalam.
58	Nasi Talam	Unit F14, 1st Floor, Impiana Jaya Complex, Spg 88, Kg Kiulap, Negara Brunei Darussalam
59	New Star Box Café & Grill	No 18, Ground Floor, Hau Man Yong Complex, Kiulap, Bandar Seri Begawan
60	Nyonya Restaurant	Ground Floor Block F, F7 & F8, Setia Kenangan Unit No, Negara Brunei Darussalam
61	Nyonya Restaurant	Hasbullah Building, No3, 1 Jalan Gadong, Negara Brunei Darussalam
62	Old Time Kopitiam	Unit G2 & G3, Ground Floor, Bangunan Haji Ibrahim Bin Awg Haji Othman, Spg 24, Kg Manglait, Negara Brunei Darussalam
63	1More Pizza	Shop No 4, Ground floor, Simpang 88, Kg Kiulap, Negara Brunei Darussalam
64	1More pizza	Ground floor, Unit no: J70, Block J, Sunway Centre , Kg Manggis , Berakas, Negara Brunei Darussalam.
65	Palate Restaurant	Block K, No. 4-5, Ptg. Menudin & Anak-Anak Complex Shopping Complex, Batu Bersurat, Negara Brunei Darussalam.
66	Papparich Brunei	Ground floor, Block G, Abdul Razak Complex, Jalan Gadong, Negara Brunei Darussalam
67	Parkview Hotel	Lot 36204, Jalan Pertanian Luahan, Jerudong, Negara Brunei Darussalam,
68	Pastamania	G9A & G10A ,Ground Floor, Times Square Shopping Centre, Spg 13-29, Jln Berakas, Negara Brunei Darussalam.
69	Pastamania	Unit 1, Ground Floor, Medan Tanjong Bunut, Negara Brunei Darussalam.

70	Pastamania	Unit No G5 &G6, Ground Floor KB Sentral Shopping Centre Jalan Seri Maharaja Kampong Mumong, Kuala Belait
71	Pattaya Thai Food & Catering	Spg 607 - Unit 2, Bangunan Hajah Raffeah, Jalan Beribi, Negara Brunei Darussalam.
72	Pattaya Thai Food & Catering	321 Jalan Kota Batu, Negara Brunei Darussalam
73	Heritage Restaurant by Plutoice Restaurant & Catering	No 8, Block E, The Curve, Lot No 34397, Jalan Batu Bersurat, Kg Pengkalan Gadong, Negara Brunei Darussalam
74	Plutoice Restaurant & Catering	Lot 06187 Jalan Gates Kuala Belait
75	Pondok Sari Wangi	Food Court Phase 1, Jerudong Park, Kg Jerudong, Negara Brunei Darussalam
76	Pondok Sari Wangi	No 12 & 13 Block A, Abdul Razak Complex, Gadong, Negara Brunei Darussalam
77	Red Canopy	Unit 8 Block A, Qlap Complex Spg 88 Kampong Kiulap, Bandar Seri Begawan
78	Restoran Semporna Enak	Unit 14 & 15, Block A, Spg 8, Rimba Complex, Jln Tungku Link Highway, Gadong, Negara Brunei Darussalam
79	Restoran Semporna Enak	Block A, Unit 15, Ground Floor, Spg 188, Kg Kiarong , Jln Pg Babu Raja, Negara Brunei Darussalam
80	Restoran Semporna Enak	No 15 Ground and 1st Floor, Kg Mentiri, Jalan Kota Batu, Negara Brunei Darussalam
81	Rumbia Restaurant	Unit 8, Block E, Lot No 34397, Jalan Batu Bersurat, Kg Pengkalan Gadong, Negara Brunei Darussalam.
82	Secret Recipe	Unit No. 8, Ground Floor, Seri Delima, Spg 82, Jalan Muara, Negara Brunei Darussalam
83	Semaun Café	Rumah Semaun, Jalan Jerambak, Bandar Seri Begawan, Negara Brunei Darussalam
84	Seri Maharaja	Unit No.3 Ground Floor, Bangunan Mas Panchawarna, Jalan Kubah Makam Diraja, Seri Complex, Batu Satu, Negara Brunei Darussalam
85	Sorriso Restaurant & Pizzeria	Regent Square, #14 / 15 Block B Grd Floor, Kampong Kiulap, Negara Brunei Darussalam

86	Sushi Tei	Aman Hills Shopping Centre, Jalan Aman, Negara Brunei Darussalam
87	Sushi Tei	Jalan Laksamana Abdul Razak, F-02, 1st Flr, Plaza Abdul Razak, Negara Brunei Darussalam
88	Swensens Café & Restaurant	2.34 & 2.35, 2nd Floor, The Mall, Abdul Razak Complex, Negara Brunei Darussalam
89	Tandoor.com	23&24, Ground Floor, Block C, Sunway Center, Jalan Muara, Negara Brunei Darussalam
90	Tandoor.com	4, 1st Floor, Bgn Majid Mohamad, Spg. 235-7, Jalan Pasar Baharu Unit 4, Gadong, Negara Brunei Darussalam
91	Radisson Hotel Brunei Darussalam (Tasek Brasserie)	Radisson Hotel, 2203 Jalan Tasek, Bandar Seri Begawan, Negara Brunei Darussalam
92	The Daun	1-2, GF, Block A, Wisma P H Apon, Ground Floor, Block A, Wisma P H Apong, SPG150, Kiulap, Negara Brunei Darussalam
93	The Rizqun Coffee House	Rizqun International Hotel, Abdul Razak Complex, Gadong, Negara Brunei Darussalam
94	The Thai Cottage	Unit No 1, Block F, Lot 5788, Setia Kenangan II, Kg Kiulap, Negara Brunei Darussalam
95	Times Hotel Sdn Bhd	2nd Floor, Times Square Shopping Centre, Spg 13-29, Jalan Berakas, Negara Brunei Darussalam
96	Toast and Roast	Unit 2, Block B, Tingkat 1, Setia Kenangan 2, Simpang 150-17-20, Negara Brunei Darussalam
97	Urban Greens Café	Unit no 3, Ground and First Floor, Block C Spg 88, Bangunan Hj Abdul Rahman Anak-Anak , Kg Kiulap , Negara Brunei Darussalam
98	Wafa Hotel	Annajat Complex, Lot 71077, Kampong Mata-Mata, Mukim Gadong, Negara Brunei Darussalam
99	Washoku	1st Floor, Badi'ah Complex, Mile 1 1/4, Jalan Tutong, Seri Complex, Negara Brunei Darussalam.
100	Ximply Chriz Cafe	One Riverside, Unit B3-G, Ground Floor, Block 1, Jalan Gadong, Kumbang Pasang , Negara Brunei Darussalam
101	Yin Yang Café	Unit 1, Ground Floor, Block D, Pg Haji Menudin and Anak Anak Shopping Complex Batu Bersurat, Negara Brunei Darussalam

NOTE: The above list of Participating Merchants may be subject to changes from time to time. Cardholders will be notified of any such changes vide any modes of communication BIBD solely deems appropriate.

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.