



## BIBD HOME FINANCING CAMPAIGN

The following Terms and Conditions (“**Terms**”) shall apply exclusively to the BIBD Home Financing Campaign (“**Campaign**”) held by Bank Islam Brunei Darussalam Berhad (“**BIBD**”).

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### 1. CAMPAIGN PERIOD

- 1.1 The Campaign will be held from **15 March 2025 to 15 July 2025 (“Campaign Period”)** or such other date(s) as may be varied or determined by BIBD at its discretion and notified to the customers from time to time.
- 1.2 Customers may be entitled to the Promotional Offer as stated in Clause 3.1 of these Terms if they apply for Home Financing facilities from BIBD for fully constructed /under construction residential properties or vacant land during the Campaign Period.

### 2. ELIGIBILITY

- 2.1 The Campaign is open to all existing BIBD Customers who are employed with the Brunei Government, semi-Government companies and Government Linked Companies who satisfy all the financing criteria and requirements prescribed by BIBD for eligibility to apply for Home Financing products.
- 2.2 In order to qualify for the Campaign, the Home Financing products must have a minimum tenure of ten (10) years and a minimum financing amount of BND150,000.00.
- 2.3 The Campaign excludes applications for refinancing of existing Home Financing facilities (inclusive of mortgage financing) with BIBD.
- 2.4 Home Financing applications must be made during the Campaign Period and **approved before 15 August 2025.**

### 3. OFFER

3.1 During the Campaign Period, customers shall be entitled to choose either one of the following promotional offers:

Option 1	Option 2
Promotional Offer	
Profit rate of 4.00% APR.	Profit rate of 4.25% APR.
Home Financing subsidy of 2% or a max of BND8,000, whichever is lower.	Home Financing subsidy of 5% or a max of BND15,000, whichever is lower.
100% waiver of Home Financing Processing Fee	100% waiver of Home Financing Processing Fee

3.2 Assured Gift:

Financing Tier	Assured Gift	Criteria
BND150,000 - BND250,000	Cash rebate of \$500	Successful applications during the Campaign Period
BND250,001 - BND350,000	Cash rebate of \$700	
BND350,001 and above	Cash rebate of \$1,000	

3.3 A subsidy clawback period of 15 years is applicable for the subsidy amount. The subsidy clawback shall apply in the event the customer settles their Home Financing facility through their own funds or wishes to transfer the facility to another financing institution within a period of 15 years from the date the facility is granted. The customer shall be required to reimburse the Bank for the full subsidy amount granted by the Bank for such facility in either event.

3.4 If BIBD subsequently determines that a customer is ineligible or is not entitled to the promotional offers for any reason whatsoever, BIBD has the sole discretion to withdraw or cancel the promotional offer without assigning any reason thereto.

#### 4. GENERAL

- 4.1 By participating in the Campaign, the customer expressly agrees to be bound by these Terms of the Campaign.
- 4.2 BIBD reserves the right to amend or vary any of these Terms either wholly or in part at any time with at least five (5) business days prior notice to Customers by any mode of communication BIBD solely deems appropriate.
- 4.3 BIBD reserves the right to extend, cancel, terminate, or suspend the Campaign and its related events at any time without assigning any reasons whatsoever with prior notice.
- 4.4 For the avoidance of doubt, any extension, cancellation, termination, or suspension of the Campaign shall not entitle the eligible customer for any claim or compensation against BIBD and for any and/or all losses or damages suffered or incurred by customer as a direct or indirect result of the act of extension, cancellation, termination, or suspension of the Campaign.
- 4.5 In the event of any inconsistency between these Terms and any other brochure, marketing or promotional materials relating to this Campaign, these Terms shall prevail.
- 4.6 BIBD shall not be liable for any loss, damage, or expenses arising out of or in connection with the Campaign due to any event beyond the reasonable control of BIBD.
- 4.7 BIBD's decision on any or all matters relating to the Terms shall be final, conclusive, and binding and no correspondences, 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 dispute or claim arising hereunder.