

## BIBD EASY PAYMENT PLAN PROMOTION 2025 - TERMS AND CONDITIONS

The following Terms and Conditions (“**Terms**”) apply exclusively to the **BIBD EASY PAYMENT PLAN PROMOTION** (“**Promotion**”) held by Bank Islam Brunei Darussalam Berhad (“**BIBD**”) (Company Registration No. RC00006420) from **9 March 2025** until **9 May 2025** (“**Promotion Period**”).

### 1. PROMOTION PERIOD

1.1. The Promotion will be held during the Promotion Period or such other date(s) as may be determined/varied at BIBD’s sole discretion and as shall be notified by BIBD from time to time.

### 2. ELIGIBILITY

2.1. In order to be eligible for participation in the Promotion, BIBD customers who hold BIBD Mastercard / VISA Credit Cards (World, Platinum, Gold and Classic) (collectively “**BIBD Credit Cards**”) must make successful transactions using their BIBD Credit Cards through Point of Sale (“**POS**”) terminals or via online.

2.2. The following cardholders shall not be eligible to participate in the Promotion:

- a) Cardholders whose facilities with BIBD are in delinquent or past due status and/or are facing any form of legal proceedings including bankruptcy proceedings and/or
- b) Cardholders, whose accounts are subject to any form of restrictions or have been closed for whatsoever reason during the Promotion Period.

2.3. 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 for payments will not qualify for purposes of participation in the Promotion.

2.4 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 OFFER

Product Eligibility	Offer		Condition
	Tenure	Discount	
Any approved Easy Payment Plan for: <ol style="list-style-type: none"> <li>a. BIBD Classic Mastercard</li> <li>b. BIBD Gold Mastercard</li> <li>c. BIBD VISA Platinum Credit Card</li> <li>d. BIBD VISA Gold Credit Card</li> <li>e. BIBD World Mastercard</li> </ol>	<b>6 OR 12 months</b>	<b>100% Processing Fee Waived</b>	Any successful transaction from <b>\$300</b> up to <b>B\$30,000 OR Up to credit limit</b> within the Promotion Period.

#### 4. GENERAL

- 4.1. By participating in the Promotion, the cardholders expressly agree to be bound by these Terms.
- 4.2. BIBD reserves the absolute discretion to change or vary any of these Terms either wholly or in part at any time and the cardholders will be notified of the same by any mode of communication deemed feasible by BIBD.
- 4.3. BIBD reserves the right to amend or vary these Terms either wholly or partly at any time with at least 5 business days prior notice to the Customers through any means BIBD deems appropriate.
- 4.4. BIBD shall not be held liable for any and/or all form of losses or damage suffered or incurred by the cardholders as a direct or indirect result of any extension, cancellation, termination, or suspension of the Promotion or due to any events beyond the reasonable control of BIBD.
- 4.5. In the event of any inconsistency in the Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 4.6. 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.
- 4.7. 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.