

BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - AL NUR BERHARI RAYA EVENT

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).

1. PROMOTION PERIOD

- 1.1 The Promotion will be held from **22 March 2025 until 23 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 Credit Cards and BIBD Debit Cards (“Cardholders” and “BIBD Cards”) respectively whose account(s) are in good standing with the Bank.
- 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 using BIBD Mastercard / VISA Credit Cards (World, Platinum, Gold and Classic) and Mastercard Debit Cards (including World) at **Al Nur Berhari Raya Event held at the Samudera Ballroom, The Empire Brunei Darussalam** (“Venue”) 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: <ol 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:

BIBD Cards	Discount	Condition(s)
Retail transactions made using: <ul style="list-style-type: none"> BIBD Credit World Mastercard BIBD Credit Gold Mastercard BIBD Credit Classic Mastercard BIBD Credit Visa Platinum BIBD Credit Visa Gold 	20% off on purchases	1. Minimum transaction of BND200.00 in a single receipt. 2. Maximum discount amount is capped at BND50.00. 3. Splitting of bills is not permitted.
<ul style="list-style-type: none"> BIBD Debit World Mastercard; and BIBD Debit Mastercard. 	10% off on purchases	

4. GENERAL

- 4.1 By participating in the Promotion, the Cardholders expressly agree to be bound by these Terms.
- 4.2 BIBD reserves the right to amend, alter, add or modify any of these Terms either wholly or partly at any time at with minimum three (3) business days' notice to customer.
- 4.3 The Terms contained herein are in addition and without prejudice to BIBD Cards' terms and conditions including the usage of the BIBD Card for Shariah-compliant transactions only.
- 4.4 BIBD shall notify the Cardholders of any changes to the Promotion made by Al Nur Aissya Enterprise upon notification of such changes.
- 4.5 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.
- 4.6 In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 4.7 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.
- 4.8 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 disputes or claims pertaining hereto.