

BIBD CREDIT CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - FREME TRAVEL SERVICES SDN BHD (“Freme Travel”)

The following Terms and Conditions (“**Terms**”) apply exclusively to the **BIBD CREDIT CARD 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 **25 April 2025 until 27 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. The Promotion is open to all new and existing BIBD customers holding BIBD Mastercard / VISA Credit Cards (World, Platinum, Gold and Classic) (collectively referred to as “**Cardholders**” and “**BIBD Cards**” respectively) whose accounts are in good standing with BIBD.
- 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 **Freme Travel Fair held at Level 8, Caesar Grand Hall, Mulia Hotel, 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**”) and employees of Freme Travel are **eligible** to participate in this Promotion.

3. PROMOTION MECHANICS

- 3.1. During the Promotion Period, transactions made by BIBD Cards which are approved, cleared and settled through **BIBD Point of Sale (“POS”) terminal at the Venue** will be eligible for the following offer:

BIBD Credit Cards	Offer
Retail transaction made using: <ul style="list-style-type: none">a. BIBD Credit World Mastercardb. BIBD Credit Gold Mastercardc. BIBD Credit Classic Mastercardd. BIBD Credit Visa Platinume. BIBD Credit Visa Gold	<ul style="list-style-type: none">• Minimum card transaction of BND500 and above in a single receipt during the Promotion Period will be entitled to a BND20 discount.• Limited to one (1) transaction per BIBD Card per day.• Limited to the first fifty (50) BIBD Card transactions per day.

4. GENERAL

- 4.1. By participating in the Promotion, the Cardholders expressly agrees to be bound by these Terms.
- 4.2. These Terms are in addition and without prejudice to BIBD Cards' terms and conditions including the usage of BIBD Cards for Shariah-compliant transactions only.
- 4.3. BIBD reserves the right to amend or modify any of these Terms either wholly or partly at any time with minimum three (3) business days' notice to Cardholder.
- 4.4. 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.
- 4.5. In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 4.6. BIBD's decisions 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.