

THE GRAND GIVEAWAY CAMPAIGN TERMS AND CONDITIONS

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

1. CAMPAIGN PERIOD

The Campaign will commence with retrospective effect from **1 May 2025** to **31 January 2026** (“Campaign Period”) or such other date(s) as may be varied by BIBD at its sole discretion from time to time.

2. ELIGIBILITY

- 2.1 This Campaign is open to customers who open and maintain accounts with BIBD including those customers who assign their salaries to BIBD and/or maintain financing and Card facilities with BIBD.
- 2.2 The following Customers shall not be eligible to participate in the Campaign:
 - a) Customers whose existing financing facilities with BIBD are in delinquent or past due and/or those who are facing on-going civil/legal/bankruptcy proceedings; or
 - b) Customers whose accounts have been suspended, cancelled or terminated for whatsoever reasons during the Campaign period shall not be eligible to participate in this Campaign.
 - c) Entries which do not meet the eligibility criteria as set by BIBD from time to time for this Campaign will be automatically disqualified.
- 2.3 For the avoidance of doubt, Step-Up Deposits and Terms Deposit accounts and cash withdrawal transactions of any kind including withdrawals made through any of BIBD’s Automated Teller Machine(s) (“ATMs”) or over the counter are **NOT** eligible for inclusion in this Campaign.
- 2.4 For all accounts opened in joint names, **ONLY** the primary accountholder will be eligible to participate in the Campaign.
- 2.5 Each successful and approved application and/or transaction made in accordance with the Campaign Mechanics as stated in Clause 3 of these Terms during the Campaign Period will qualify for participation in the Campaign and be entitled for the draw entry (“**Entries**”).
- 2.6 There shall be no limit to the number of *Entries* per customer. Each customer will be entitled to multiple *Entries* based on the BIBD product(s) the Customer applies for during the Campaign Period.
- 2.7 All employees of BIBD and its subsidiaries, including the respective Management and Directors and members of Shariah Advisory Body and subsidiaries are **NOT** eligible to participate in this Campaign.

3. CAMPAIGN MECHANICS

3.1 During the Campaign Period, the following criteria and conditions must be met by the Customer in order to eligible for the Campaign and/or Entries listed hereinbelow.

(a) Assignment of Salary

| Criteria | Entries | Conditions |
|---------------------------------------|---------|--|
| New Assignment of Salary (AOS) | 5 | <ul style="list-style-type: none"> ○ New AOS must be transferred/credited to BIBD during the Campaign Period to be eligible |

(b) Financing

| Product | Entries | Conditions |
|--|---------|--|
| Personal Financing <i>(Inclusive of Educational Financing, Home Improvement Financing)</i> | 1 | <ul style="list-style-type: none"> ○ Any amount applied and approved during the Campaign Period ○ Applicable only upon disbursement of financing amount ○ Customer entitled to two (2) additional entries for every B\$5,000.00 applied |
| Home Financing | 1 | <ul style="list-style-type: none"> ○ Any amount applied and approved during the Campaign Period ○ Applicable only upon approval of application ○ Customer entitled to one (1) additional entry for every B\$5,000.00 applied |
| BIBD Ar-Rahnu Micro Financing | 1 | <ul style="list-style-type: none"> ○ Any amount applied and approved during the Campaign Period ○ Applicable only upon disbursement ○ Customer entitled to two (2) additional Entries for every B\$5,000.00 applied |

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| Naqd Financing | 2 | <ul style="list-style-type: none"> Any successful <u>application</u> during the Campaign Period Customer entitled to two (2) additional entries for every B\$5,000.00 <u>utilisation</u> of Naqd Financing for both new and existing |
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(c) Savings

| Product | Entries | Conditions |
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| General Saver Account (Individual Account) | 1 | ○ Customer entitled to two (2) additional Entries for every B\$500.00 deposited and capped at B\$10,000.00 per cycle |
| General Saver Account (Joint Account with Minor) | 5 | |
| Purpose Saver Account | 1 | |
| Easy Saver Account | | |

(d) Card

| Category | Criteria | Entries | Conditions |
|-------------|--|---------|--|
| Acquisition | Sign up for VISA Credit Card | 5 | <ul style="list-style-type: none"> Approved & activated. Card must be swiped at least once during the Campaign Period to be eligible for both new and existing card. No waiver of annual fee. |
| | Sign up for Mastercard Credit Card | 5 | |
| | Sign up for BIBD Debit Card Mastercard | 1 | <ul style="list-style-type: none"> Successful registration and activation of BIBD Debit Card Mastercard |

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| Transaction | Credit Card | 5 | <ul style="list-style-type: none"> ○ The first transaction made during the Campaign Period for both new and existing card at any participating merchant* ○ Customer entitled to two (2) additional entries for every B\$50.00 spent in a single receipt at any participating merchant* |
| | Debit Card | 1 | <ul style="list-style-type: none"> ○ The first transaction made during the Campaign Period for both new and existing card at any participating merchant* ○ Customer entitled to one (1) additional entry for every B\$50.00 spent in a single receipt at any participating merchant* |

**The list of participating merchants in this Campaign can be found in link below:*

<https://bibd.com.bn/promotion/the-grand-giveaway/>

(e) BIBD Securities

| Product | Entries | Conditions |
|-------------|---------|--|
| Mutual Fund | 1 | <ul style="list-style-type: none"> ○ For every new subscription / sign up to Mutual Funds through Monthly Investment Plan |
| | 2 | <ul style="list-style-type: none"> ○ For every B\$1,000.00 new subscription of Mutual Funds through lump sum (capped at B\$10,000.00 per cycle) |

(f) NexGen Services

| Product | Entries | Conditions |
|-----------------------------|---------|---|
| BIBD NexGen Online & Wallet | 5 | <ul style="list-style-type: none"> ○ Successful registration & activation of BIBD NexGen Online and Wallet |

(g) Segment

| Category | Criteria | Entries | Conditions |
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| Perdana Privilege Banking | Member Sign Up | 1 | <ul style="list-style-type: none"> ○ Upon successful application and approval during Campaign Period. |
| Perdana New Assignment of Salary (AOS) | New Assignment | 5 | <ul style="list-style-type: none"> ○ Upon successful application and approval during Campaign Period. ○ New AOS salary must be transferred/credited to BIBD during Campaign Period to be eligible. |

(h) Corporate Banking

| Product | Criteria | Entries | Conditions |
|---------------------|----------------------------|---------|---|
| MSME Account | New Account Opening | 1 | <ul style="list-style-type: none"> ○ Upon successful account opening during Campaign Period ○ Only applicable for sole proprietors (Micro Enterprise under MSME Segment) |
| BizNet | New Registration | 1 | <ul style="list-style-type: none"> ○ Successful registration & activation of BizNet ○ Only applicable for sole proprietors (Micro Enterprise under MSME Segment) |
| | Bill Payment | 1 | <ul style="list-style-type: none"> ○ For every successful Bill Payment transaction made via BizNet ○ Only applicable for sole proprietors (Micro Enterprise under MSME Segment) |
| | Upgrade | 2 | <ul style="list-style-type: none"> ○ Successful upgrade from Basic package to Standard ○ Only applicable for sole proprietors (Micro Enterprise under MSME Segment) |

4. DRAW AND PRIZES

4.1 During the Campaign Period, a Quarterly prize selection event will be held on such dates as BIBD shall solely determine.

4.2 Under this Campaign, the draw qualifying period and prizes will be as follows:

| Category | | Qualifying Period | Prizes |
|----------------|---------|---------------------------|--|
| Quarterly Draw | Cycle 1 | 1 May 2025 - 31 July 2025 | Grand Prize: <ul style="list-style-type: none"> Nissan X-trail ePower x 1 |
| | | | Grand Consolation Prizes: <ul style="list-style-type: none"> Holiday Package For 2 to Japan x 1 SMEG Refrigerator x 1 85-inch Smart Tv x 1 Coffee Machine x 1 |
| | | | Consolation Prizes: <ul style="list-style-type: none"> Ipad Air x 1 Coffee Machine x 1 Samsung Refrigerator x 1 Dyson V12 Vacuum x 1 Samsung Galaxy Watch x 1 Air Purifier x 2 Apple Imac x 1 AirBot Vacuum x 1 AirFryer x 2 Samsung Microwave x 1 Samsung Galaxy S25 x 1 Gopro x 1 Dji Osmo x 1 EcoFlow Power Station x1 Samsung Galaxy Z Flip 5 x 1 Macbook Air X 1 |

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| | | | <ul style="list-style-type: none"> • Meta Quest VR x 1 • \$500 Staycation x 1 • Jisulife Ultra Fan x 1 • 20,000 Royal Skies Miles x 1 • Insta 360 X5 x 1 • Cash Voucher \$250 x 2 |
| | Cycle 2 | 1 August 2025 - 31 October 2025 | Grand Prize: <ul style="list-style-type: none"> • BYD Shark 6 x 1 |
| | | | Grand Consolation Prizes: <ul style="list-style-type: none"> • Holiday Package for 2 to London x 1 • Samsung Galaxy S25 Ultra x 1 • Samsung Galaxy Tab S9+ x 1 • Samsung Galaxy Watch x 1 |
| | | | Consolation Prizes: <ul style="list-style-type: none"> • Macbook Air x 1 • Airbot Vacuum x 2 • Jisulife Ultra x 2 • Samsung Galaxy Watch x 1 • Iphone 16 x 1 • 65-inch Smart Tv x 1 • Garmin Fenix 8 x 1 • Laifen Hairdryer x 1 • Coffee Machine x 1 • Samsung Galaxy S25 x 1 • Apple Watch Series 10 x 1 • Laifen Hairdryer x 1 |

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| | | | <ul style="list-style-type: none"> • JBL Authentics 500 x 1 • AirPods Pro 2 x 1 • Xming page One x 1 • Xiaomi Pad 7 Pro x 1 • Samsonite Travel Luggage x 1 • Osmo Action 3 x 1 • Acer Nitro V15 x 1 • B\$250 Cash Voucher x 2 • E-scooter x 1 • GO Pro Hero 13 x 1 |
| | | | Grand Prize: <ul style="list-style-type: none"> • Hyundai Santa Fe x 1 |
| | | | Grand Consolation Prizes: <ul style="list-style-type: none"> • Holiday Package South Korea x 1 • Latest iPhone Pro x 1 • iPad Pro x 1 • Macbook Pro x 1 |
| | Cycle 3 | 1 November 2025 – 31 January 2026 | Consolation Prizes: <ul style="list-style-type: none"> • Philips Iron Steamer x 1 • 20,000 Royal Skies Miles x 3 • Meta Quest VR x 1 • Apple Tv x 1 • Apple Watch Series 10 x 1 • Dyson Hair Dryer x 1 • Lenovo Legion x 1 • Philips Coffee Machine 1.8L x 1 • Philips Air Fryer x 2 |

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| | | | <ul style="list-style-type: none"> • EcoFlow Power Station x 1 • Samsung Refrigerator x 1 • American Tourister Luggage x 1 • Airbot Vacuum x 1 • B\$500 Travel Voucher x 1 • B\$500 Staycation Voucher x 1 • B\$250 Cash Voucher x 2 • Sonos Beam x 1 • Marshall Stanmore 3 x 1 • 75-inch Smart Tv x 1 • Apple Airpod Pro 2 x 1 • MSI Claw A1M x 1 • Ray Ban Wayfarer Meta x 1 |
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- 4.5 A random selection of eligible entries will be drawn via a computerised system from the pool of eligible entries within the Campaign Period and as explained in the section titled “Campaign Mechanics” above.
- 4.6 Winners will be picked at random and BIBD reserves the right to select/draw/ reserve other winners or to replace/substitute any winner who is or may has been found to be ineligible or disqualified without providing any reason whatsoever.
- 4.7 The photos of the prizes are for visual purposes only. BIBD shall have the exclusive right to change the prizes from time to time.
- 4.8 Prizes may not be exchanged or transferable for cash or prizes-in-kind.
- 4.9 Notwithstanding anything herein, BIBD reserves the right to substitute or replace the prize with an alternative prize of similar monetary value without having to assign any reason thereto.
- 4.10 If BIBD subsequently determines that a person is ineligible or has been disqualified for a prize for any reason whatsoever, BIBD may at its discretion reclaim the prize and award it to such person(s) or deal with it in any manner as it deems fit.
- 4.11 The prizes hereto are provided on an “As Is” basis and BIBD makes no representation or warranty whatsoever for any inherent defect(s) with respect to the prizes.
- 4.12 Any disputes with regards to the quality of the prizes should be resolved directly with the supplier and use of the prizes shall also be subject to the terms and conditions of the supplier.
- 4.13 No person shall be entitled to any payment or compensation from BIBD should any prize be forfeited or reclaimed.

5. WINNERS

- 5.1 All winners will be notified by telephone and/or via SMS or such mode of communication deemed acceptable by BIBD.
- 5.2 The winners hereby authorize and consent to the public disclosure of their names, pictures or any other details in any form of media as may determined by BIBD for advertising, publicity or commercial purposes.

6. GENERAL

- 6.1 By participating in the Campaign, the customer expressly agrees to be bound by these Terms.
- 6.2 BIBD reserves the right to amend or vary these Terms either wholly or partly at any time with at least five (5) business days' prior notice to the Customers by any means BIBD deems appropriate.
- 6.3 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 damage suffered or incurred by customer as a direct or indirect result of the act of extension, cancellation, termination or suspension.
- 6.5 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.
- 6.6 BIBD shall not be liable for any loss, damage, or expenses arising out of or in connection with the Campaign or due to any natural disaster, war, riot, strike, lockout, industrial action, fire, storm, act of terrorism, technical or system failures or any event beyond the reasonable control of BIBD.
- 6.7 BIBD's decision on any or all matters relating to these Terms shall be final, conclusive and binding and no correspondences, queries, appeals or attempts to dispute such decision shall be entertained.
- 6.8 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.