

## BIBD CARDS PRIVILEGE PROMOTION TERMS AND CONDITIONS - ANJUNG SAUJANA (“ROYAL BRUNEI CATERING”)

The following Terms and Conditions (“**Terms**”) apply exclusively to the **BIBD CARDS 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 **16 May 2025 until 31 July 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 Mastercard / VISA Credit Cards (World, Platinum, Gold and Classic) (collectively “**BIBD Cards**” and “**Cardholders**” 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:
- Cardholders whose accounts have been suspended, cancelled or terminated for whatsoever reasons during the Promotion Period; and/or
  - 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 **Anjung Saujana (“Royal Brunei Catering”)** in Negara Brunei Darussalam 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 Discount

During the Promotion Period, only transactions made with BIBD Credit Cards which are approved, cleared and settled through BIBD Point-of-Sale (“**POS**”) terminals will be eligible for the following offers:

BIBD Credit Cards	Discount	Conditions
<ul style="list-style-type: none"> <li>BIBD Credit World Mastercard</li> </ul>	20%	<ol style="list-style-type: none"> <li>Maximum discount amount is <b>capped at \$50 on a single receipt</b> per card / per day.</li> <li>Splitting of bills is not permitted.</li> <li>All transactions must be performed through BIBD POS terminals exclusively.</li> </ol>
<ul style="list-style-type: none"> <li>BIBD Credit Visa Platinum</li> </ul>	15%	
<ul style="list-style-type: none"> <li>BIBD Credit Visa Gold</li> <li>BIBD Credit Gold Mastercard</li> <li>BIBD Credit Classic Mastercard</li> </ul>	10%	

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#### 4. GENERAL

- 4.1 By participating in the Promotion, the Cardholders expressly agree to be bound by these Terms.
- 4.2 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.
- 4.3 BIBD reserves the right to amend or modify any of these Terms either wholly or partly at any time with a minimum of 3 business days' notice to the Cardholders.
- 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 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.