

31st CONSUMER FAIR ROADSHOW PROMOTION - TERMS AND CONDITIONS

The following Terms and Conditions (“**Terms**”) apply exclusively to the **31st CONSUMER FAIR ROADSHOW PROMOTION** (“**Promotion**”) to be held by Bank Islam Brunei Darussalam Berhad (“**BIBD**”) (Company Registration No. RC00006420) from **25th June to 29th June 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

APPLICATION FOR FINANCING, SAVINGS ACCOUNT AND CREDIT CARD APPLICATION

- 2.1. The Promotion offers are open to all new and existing BIBD customers (individually referred to as “**Customer**” and collectively referred to as “**Customers**”) who have successfully applied for/opened Home Financing and Personal Financing products (*Personal Financing is inclusive of Education Financing and Home Improvement Financing*) (“**Financing**”) or Savings Accounts or Credit Cards with BIBD.
- 2.2. Only applications made by Customers at the BIBD booth at the **31st CONSUMER FAIR 2025 ROADSHOW held at the International Convention Centre (ICC)** will be eligible to participate in this Promotion.
- 2.3. All employees of BIBD and its subsidiaries, including the respective Management, Directors and members of Shariah Advisory Body (“**BIBD Group**”) are **NOT** eligible to participate in this Promotion.

3. PROMOTIONAL OFFER

- 3.1. During the Promotion Period, Customers may be entitled to the following offers:

A) Home Financing Application

PRODUCT	‘SIGN-UP OFFER’	OFFER CONDITIONS	GRAND GIVEAWAY CAMPAIGN ENTRIES
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Home Financing Product	<p><u>Eligible to get ONE of the following gifts:</u></p> <ul style="list-style-type: none"> • Jisulife FA52 Sun Life 1 x 5 • Cash voucher B\$50 x 5 • Galories.Move Beverages <p><i>This will be on a first come first serve basis - while stock last.</i></p>	<ul style="list-style-type: none"> • Successful financing applications made during the Promotion Period • Signed financing application form with complete documents (e.g., a copy each of salary slip, IC copy and certificate or letter of employment) 	<ul style="list-style-type: none"> • Double Entries (The Grand Giveaway Campaign entry(ies) multiplied by 2) • The Grand Giveaway Campaign Terms & Conditions apply. Please visit www.bibd.com.bn for the Terms and Conditions.
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B) Personal Financing Application

PRODUCT	'SIGN-UP OFFER'	PROCESSING FEE	OFFER CONDITIONS	GRAND GIVEAWAY CAMPAIGN ENTRIES
Personal Financing Products (Inclusive of Education and Home Improvement Financing)	<p><u>Eligible to get ONE of the following gifts:</u></p> <ul style="list-style-type: none"> • Cash voucher B\$30 x 5 • Jisulife Fan Life 9 x 5 • Galories.Moves Beverages <p><i>This will be on a first come first serve basis - while stock last.</i></p>	<p>100% Processing Fee Waiver</p>	<ul style="list-style-type: none"> • Successful financing applications made during the Promotion Period • Only the first one hundred (100) successful applications shall be entitled to the Processing Fee Waiver during the Promotion Period. • Minimum financing amount of B\$15,000.00 • Signed financing application form with complete documents (e.g. a copy each of, salary slip, IC copy and certificate or letter of employment) 	<ul style="list-style-type: none"> • Double Entries (The Grand Giveaway Campaign entry(ies) multiplied by 2) • The Grand Giveaway Campaign Terms & Conditions apply. Please visit www.bibd.com.bn for the Terms and Conditions.

C) Savings Account

PRODUCT	'SIGN-UP OFFER'	OFFER CONDITIONS	GRAND GIVE AWAY CAMPAIGN ENTRIES
New Account Opening	<p><u>Eligible to get ONE of the following gifts:</u></p> <ul style="list-style-type: none"> Cash voucher \$10 x 5 Galories.Moves Beverages <p><i>This will be on a first come first serve basis basis - while stock last.</i></p>	<ul style="list-style-type: none"> Eligible only for NEW to BIBD only. Successful account opening with documents submitted (i.e. a copy each of copy of IC, certificate / letter of employment, Salary slip etc) 	<ul style="list-style-type: none"> Double Entries (The Grand Giveaway Campaign entry(ies) multiplied by 2) The Grand Giveaway Campaign Terms & Conditions apply. Please visit www.bibd.com.bn for the Terms and Conditions.

D) Credit Card Application

PRODUCT	'SIGN-UP OFFER'	ANNUAL FEE	OFFER CONDITIONS	GRAND GIVEAWAY CAMPAIGN ENTRIES
Credit Card Application	<p><u>Eligible to get ONE of the following gifts:</u></p> <ul style="list-style-type: none"> Cash Voucher \$20 x 5 Jisulife Fan 7 x 5 Galories.Moves Beverages <p><i>This will be on a first come first serve basis basis - while stock last.</i></p>	<p><u>Annual Fee Waiver</u></p> <p>New customers to BIBD:</p> <ul style="list-style-type: none"> 3 years <p>Existing BIBD customers:</p> <ul style="list-style-type: none"> 3 years <p>Underlien with Aspirasi or Term Deposit:</p> <ul style="list-style-type: none"> 3 years 	<ul style="list-style-type: none"> Signed application form with complete documents. (e.g., a copy each of salary slip, IC copy and certificate or letter of employment) Credit Card must be approved and activated. For Primary Cardholders ONLY. 	<ul style="list-style-type: none"> Double Entries (The Grand Giveaway Campaign entry(ies) multiplied by 2) The Grand Giveaway Campaign Terms & Conditions apply. Please visit www.bibd.com.bn for the Terms and Conditions.

4. ROADSHOW ACTIVITY

4.1. Customers who register or activate NEXGEN Wallet or any of its services such as QuickPay, vCard or update their NEXGEN Wallet to the latest version are eligible to participate in the Register and Win activity, the details of which are as follows:

4.1.1. Register and Win

NEXGEN	CRITERIA	PRIZES	GRAND GIVEAWAY CAMPAIGN ENTRIES
NEXGEN Wallet and it's Services (Vcard and QuickPay)	<ul style="list-style-type: none"> Show proof of activation(s) or update Activation(s) or updates must be made at the BIBD Booth 31st Consumer Fair Roadshow 	<p><u>Eligible to get ONE of the following prizes:</u></p> <ul style="list-style-type: none"> Jisulife FA42 Life 5 x 5 Corporate Gift Galeries.Moves Beverages <p><i>This will be on a first come first serve basis - while stock last.</i></p>	<ul style="list-style-type: none"> Double Entries (The Grand Giveaway Campaign entry(ies) multiplied by 2) The Grand Giveaway Campaign Terms & Conditions apply. Please visit www.bibd.com.bn for the Terms and Conditions.

4.2. During the Promotion Period, Customers who perform any cashless transactions at any participating merchant are eligible to participate in the Spend and Win activity, the details of which are as follows:

4.2.1. Spend and Win

TRANSACTIONS	CRITERIA	PRIZES
<ul style="list-style-type: none"> QuickPay Transactions BIBD Card Transactions 	<ul style="list-style-type: none"> No minimum transaction Transaction(s) must be made at the 31st Consumer Fair Show proof of transaction(s) or receipt(s) Claims must be made at our BIBD Booth on the same day. 	<p><u>Two (2) winners will be drawn by end of the roadshow to stand a chance to win one of the following prizes:</u></p> <ul style="list-style-type: none"> JBL Flip 7 BT Speaker x 1 Beats Solo 4 x 1

5. PRIZES

5.1. Prizes are non-transferable and non-exchangeable for cash or any other items.

5.2. Customers acknowledge that BIBD shall be at liberty to substitute any of the prizes with other items of similar value with notice to the Customers without assigning any reason thereto.

5.3. If BIBD subsequently determines that a person is ineligible or has been disqualified for whatever reason, BIBD may at its discretion reclaim the prize and award it to such person(s) or deal with it in a manner as it deems fit.

- 5.4. No person shall be entitled to any payment or compensation from BIBD should any prize be forfeited or reclaimed under this Promotion.

6. GENERAL

- 6.1. By participating in the Promotion, the Customers expressly agree 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 5 business days prior notice to the Customers through any means BIBD deems appropriate.
- 6.3. BIBD shall not be held liable for any and/or all form of losses or damage suffered or incurred by the Customers as a direct or indirect result of any extension, cancellation, termination or suspension of the Promotion or due to any event beyond the reasonable control of BIBD.
- 6.4. In the event of any inconsistency between these Terms and the BIBD terms and conditions on any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 6.5. BIBD 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.
- 6.6. 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.