

BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - ThreeG Media Sdn Bhd (“ThreeG”) & Royal Brunei Airlines Sdn Bhd (“Royal Skies”)

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 **15 May 2025 until 31 August 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), BIBD MasterCard Debit Cards and BIBD Virtual Mastercard (“Cardholders” and “BIBD Cards” respectively) whose account(s) are in good standing with BIBD.
- 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 digital transactions made using **BIBD Cards** through the **Pocket App operated by ThreeG** will be eligible for participation in this Promotion.
- 2.4 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.
- 2.5 All employees of ThreeG and Royal Skies are **eligible** to participate in this Promotion.

3. PARTICIPATING POCKET’S MERCHANTS

- 3.1 The following list of merchants participating in the Promotion (“**Participating Merchants**”) are not exhaustive and may be subject to change from time to time:

No	Participating Merchants Name
1	1MORE PIZZA
2	2035Tech Company
3	673Shop.com
4	8 Haus
5	928 Chicken Rice and Rojak House
6	Abokado
7	ABV Enterprise
8	Adacara
9	Afterimage Studio

10	Ageless Beauty
11	Al Muyassar Group
12	Alans Churros
13	Alawani BN
14	Aleaf Apparel
15	Alfateema Brunei
16	All Seasons Dim Sum
17	AllSeasons Restaurant
18	Alter Ego Fusion Cafe
19	Alwaa Am Enterprise
20	Aman Power
21	Anna Azzahra Fashion
22	Anys Trading
23	Aoyama and Sons
24	Apam Balik Crispy Catering Services
25	Apex Racing
26	Aranda Cafe
27	Armaterc Enterprise
28	Ascent Bowling Proshop
29	ASDS Sdn Bhd
30	Asyst Enterprise
31	Auji Printing
32	Auntie Annes
33	Automagination
34	Ayapan Restaurant
35	Azuma Sushi
36	AZZARA Boutique
37	Barona Restaurant
38	Batches
39	BDUTM
40	Be Yoga Hot Studio
41	Beanery and Co
42	Beastmode Nutrition
43	Beaute Pratique
44	Beauty Effect Salon
45	Bee Auto and Co
46	Bellary Nature
47	Belluno Cafe
48	Biltong Bros
49	Biovitality Medical Supplies

50	Boat Noodle
51	Boost Juice Bars
52	Borneo Aquatics
53	BOSH BORNEO
54	Botany Cafe
55	BOWLIAA
56	Bread Star Bakery
57	Brewlab Coffee
58	Bristodeli Cafe
59	Bru Hobbyist Co
60	Brunei Beanbag
61	Brunei Dumpling
62	Bruneian Made
63	Burger King
64	Busy Brew
65	Caffenatic
66	Capers
67	Capsule
68	CAS Pet Services
69	Cawan Cafe
70	CBGR
71	Ceramic Pro Brunei
72	Chapayom
73	Charles and Keith
74	Cheng Xin
75	Chik Chik Restaurant
76	Chick-In
77	Chill Chill One City
78	Chocolate Origin
79	Chubby Phat Kisses
80	Cluck N Crunch
81	CO LAB
82	Coffee Bean
83	Coffee Bean Kiulap
84	Coffee By 7T1
85	Coffee Field Cafe
86	Coffee Industry
87	Coffee Ratio
88	Coffee Up
89	Comfort Greens Cafe

90	Connex
91	Confer
92	Confer Sdn Bhd
93	CORE PHYSIO
94	Corner Bakery Kopitiam
95	Craft Beans
96	Cuci Evolution
97	Cultivate Bistro
98	Cup Your Dream
99	Curiouser Studio
100	D Fine Jewellery
101	D Moore De Beaute
102	DC Nusantara
103	Dalkom Munch
104	Dapur Dewa
105	De Coffee
106	Deddy's Sandwich
107	Degree
108	dev byJae
109	Dil's Cafe
110	Dip Garage Car Spa Services
111	Doki Doki Ice Cream
112	Dpicboxbn
113	DustyPhobic Detailing Studio
114	Dynamic Sports
115	DZ Veterinary Clinic
116	Eats Hot
117	Eats Solutions
118	Edutain Enterprise
119	Eight Tea Rimba Point
120	Ekitani.com
121	Elevate Speciality Coffeeshop
122	Elken B Sdn Bhd
123	Emperors Court
124	Entrek
125	Erti Kafe
126	Evoke Galleria Cafe
127	Fanapoly
128	FEZ & CIP
129	Fitness Zone

130	Fitwellness
131	Fineline Enterprise
132	Flour and Butter
133	Flourish
134	Flower Journal
135	Fotoria
136	Fruitime & MFC - My Fried Chicken
137	Fuel Nutrition
138	Fun Blocks
139	FWINGS
140	G Duck Enterprise
141	Garden Aquaria
142	Geekturf
143	GEOEATS
144	GK Restaurant
145	Golden Coffee
146	Gordys Coffee Shop
147	Gorico Enterprise
148	Gourmet Foods Company
149	Grand Topaz Restaurant Jerudong
150	Guren Cafe
151	Halimah Habib Collection
152	Happy Cream & Co
153	Hari Hari Enterprise
154	Heartbead
155	healthybeauty365bn.com
156	Healthy Beauty 365 Enterprise
157	Heritage Bakwa
158	High Frequency
159	Hive
160	Home and Gadgets
161	Homeselect Furniture
162	Hua Ho Department Store
163	HWC Coffee
164	I Say Yatta
165	IAM Food Enterprise
166	Icarus Sdn Bhd
167	Ideal Cafe and Grill
168	Infinite Brilliance School
169	Infinite Taste

170	Ink For Hire
171	InstockBN
172	iSalon
173	Iskandar Curry House
174	Jaya Hypermarket
175	Jaya Hypermart Rimba
176	Jiggly Bean
177	Jinjja Chicken
178	JMA Volkspeed Motorsport
179	Joybean Brunei
180	Julia's Jewellery
181	Julok The Walk
182	Junjung bn
183	K and Boon Enterprise
184	Kafe De Kopi
185	Kafe Melur
186	Kaimana Living
187	Kain Kitani
188	Kaizen Sushi
189	Kawaii Haven
190	Kedaiku
191	Kenny Rogers Roasters
192	Kiddy Cloud by Miftah Daycare
193	Kie Shoe Care
194	Kimchi Restaurant
195	Kitaro Japanese Restaurant
196	Khush
197	KJB
198	KMST
199	Kofe Bar
200	Koleksi Azra Brunei
201	Kommunihub Co
202	Kopi Dari Hati
203	Kopi Lain Hati
204	Kopi Soul Manja
205	Kopifix
206	Kopitiam Ka Ginab
207	Kopte Cafe
208	KTM F&B Cafe
209	Kupipiks

210	Kure Oxygen
211	La Mesa
212	Lavish Beauty Bar
213	Le Apple
214	Le Taj
215	Lets Eat Corner
216	LiHO TEA
217	Little Funky Balloonz
218	Little Neko
219	Lush Spa and Salon
220	M Clinic
221	Macchiato Cafe
222	MADe
223	Magic Dungeon
224	majorshopping bn
225	Makcik Chilli
226	Malibrew Coffee
227	Mancientry Original Company
228	Manna Wa Salma Cafe
229	Mantap
230	Margherita Pizzeria
231	Masamichi Studio
232	MASH Company
233	MATCHBOX CYBER CAFE
234	Mavens Hive
235	Mawa Nemu
236	McDonalds
237	Merch Studio
238	Milih Kopi
239	Mile Cafe
240	Milimewah
241	Mince
242	Mind The Beans
243	Miniphysio Co
244	Miray Company
245	Mixiclestore
246	Mixbros
247	MN Mega Nouvelle Bakery and Restaurant
248	Mori Enterprise
249	Mortar

250	Mo Tea
251	Monochrome Coffee & Co
252	Monoco Coffee
253	Morsjaya Electrical Co Sdn Bhd
254	Mou Coffee Roasters
255	Mr Bakers
256	MR Elektronik
257	Msyvelle
258	MTS Brunei
259	Mudaser
260	Mulia Hotel
261	My Booney Cafe & Restaurant
262	My Favoureat Kopitiam
263	My Kopitiam
264	Mydigitalbn
265	MyTown
266	MyTown Kopi
267	Mytown Palace Restaurant
268	Nadcooks
269	Naeem Carpet & Furniture
270	Namu Korean BBQ and Cafe
271	Napori Cafe
272	Nasi Ayam Mentiri
273	Nasi Ayam Mentiri (SK2)
274	Nasi Lemak Bamboo
275	Nasi Pakapau Lugu
276	Nectarines Gems
277	Neo Metro
278	Ngupi Cafe
279	Noaz Creation
280	Noice
281	Nomad Store
282	Nori
283	NOTJUSTPINK
284	Nouraglow
285	Nur Ar-Rahman BN Enterprise
286	Nuqra Quranic Learning Centre
287	Nyet Jaa
288	Oasis Cafe
289	OCDBN

290	Ohamame
291	Old Soul Young Heart (O.S.Y.H)
292	OldTime Kopitiam
293	Olfaction Lab
294	Omni Sports
295	On the Go Cafe
296	One Two Little
297	Oneclick Company
298	Onion
299	Options
300	Origin Hair
301	Orkid Biru Restaurant
302	Otto takeaway
303	Oudh Berjaya
304	Oui Boutique Cafe
305	Oven Bakery
306	Pais Chaji
307	Pais Nyanyat
308	Panaga Club
309	PappaRich
310	Parkview Hotel
311	Passion Ku
312	Pastamania Restaurant
313	Patisserie by River Roots
314	Pattaya Thai Food
315	Peak Club
316	Pearl Aesthetic
317	Pearls Cafe
318	Pelangi (Chai Hung) Restaurant
319	Pelita Coffee
320	Perusahaan Alam Sejahtera
321	Piccolo Cafe
322	Plant Folk Coffee
323	Pocheetospower
324	Polarcool
325	POLITA
326	Pondok Sari Wangi Restaurant
327	Pondok Sari Wangi Seafood Restaurant
328	Pondok Sari Wangi Sengkulong
329	Pondok Sari Wangi Serusop

330	Pop Mart
331	Poppin The Box Enterprise
332	Poppy Petals
333	Poursha Cafe
334	Powerfully Blissful
335	PPCO
336	Project Ice Cream
337	Prosperready Company
338	PUC Coffee
339	PUJA Brunei
340	Puma
341	Qahwa By At-Taqwa
342	QAISARA AL-JANNAH
343	Qing Yun Rest House
344	R C Maju
345	R&C Cafe
346	Race Result Solutions
347	Rahziarayyan Company
348	Randomities
349	Rapidz
350	Rasa Chicken
351	Rattan House Brunei
352	Ref Station
353	REPATHLETE
354	Restauran WyWy
355	Restoran Sedaap
356	Revolution Records
357	Rikibooks
358	Ring Mie
359	Rise
360	Rise and Grind
361	RISE.BN
362	Riza Printing
363	Rizqaa Razzaq Laundry
364	Roots Powered by Rack and Brew
365	Rosnah Yusof and Sons Entertainment
366	Roti Culture
367	Rozawa's Corner
368	RPM Coffee
369	Rubis Kitchen

370	Run Trail Nation
371	Saadeddin Pastry Brunei
372	Safa Bay Coffee
373	Samay Restaurant
374	Sangkaya
375	Satami Food And Catering Services
376	Satay Hj Ibrahim
377	Sate House
378	Saychiizu
379	SCR Xpress
380	Secret Recipe
381	Senja Restaurant
382	Sense of Solace Cafe
383	Sesu Jewellery
384	Seven Sporks
385	Seven Sporks JPFC
386	Sh Himco
387	Sharqiaa Hijab Brunei
388	Shobbytech
389	Shoo Lab
390	Sia and Tang
391	Signatus
392	Simply U
393	Smartbitbn
394	Smooy
395	Snap by Prysm
396	Sneaker Hub
397	Snips Barber & Shop
398	SolarBrunei
399	Sollu Consulting
400	Soul Coffee
401	Sound Sip Coffee
402	Souq Madinah Brunei
403	Sports Alliance
404	Sports Nation
405	SRS Emergency & Rescue
406	Star Anise
407	Star Lodge Restaurant
408	Steamridez
409	Still Film Studio

410	Styling Lab
411	Subbstation
412	Sugar N Spice
413	Sugar Sweet Frozen Yogurt & Dessert
414	Sunrise Eatery
415	Surf Shack
416	Sushi Tei
417	SWEAT
418	Synartgy
419	Tablespace
420	Tampd
421	Taste of Tea
422	Tea Live
423	Teach Me Guru
424	TechCity Bn
425	Techsurged
426	Teh Tarik Place
427	Teman Nongkrong
428	Tendergood Restaurant
429	The Abode Resort & Spa
430	The Ayraa Official
431	The Bridge Cafe
432	The Bud Bn
433	The Carx Company
434	The Coffee Guy
435	The Coffeenity Yard
436	The Corner House
437	The Daun
438	The Empire Cinema
439	The Energy Juice Shop
440	The Fisherman Hut
441	The Fork Burgers
442	The Green Rice
443	The Hot Spot
444	The Junction
445	The Kampong Kitchen
446	The Potato Habit
447	The Refinery
448	The Scent Shop
449	The Short Stop Cafe

450	The Soybean
451	The Thirsty Habit
452	The TT Studio
453	Three Light Coffee
454	Thrift Golf
455	Tien Sing
456	Times Hotel Restaurant
457	Top Nosh
458	Tranquillity Cafe
459	Ts Coffee
460	TT Caffeine - Nation
461	Twinkle Kids Cafe
462	Two Sons Coffee
463	Tyremart Co
464	Under Armour
465	Uni-Wash Brunei
466	Urban Greens Cafe
467	URBN Kitchen
468	Utama Grand
469	Utara Coast
470	Verve Caffe
471	Victory Athletes
472	Victory YYS Enterprise
473	Vincci
474	Vision Works
475	Vitaworld
476	Vogue
477	W R Electronics and Car Accessories
478	Waroeng Penyet
479	Wayback Burger
480	Wayback Burgers Mid Valley
481	Whatever Accessories
482	Whyte Studio
483	Wings & Drumettes
484	Woks!
485	Wo Men Hair
486	WSF Co.
487	Ximivogue
488	Ximply Chriz
489	Yam a cha by Misato

490	Yelo
491	Yole
492	Yole Rimba Point
493	Yole Midvalley
494	Yoyoso
495	Zaitoon Biryani & Grills
496	Zara Brew
497	Zarala
498	Znetic Cafe
499	Zulkader & Company

4. PROMOTION MECHANICS

4.1 During the Promotion Period, digital transactions made by BIBD Cards through the **Pocket App** will be eligible for the offer, subject to the following terms and conditions:

BIBD Cards	Offer	Terms and Conditions
Digital transactions made using: <ul style="list-style-type: none"> a. BIBD World Mastercard b. BIBD Gold Mastercard c. BIBD Classic Mastercard d. BIBD Credit Visa Platinum e. BIBD Credit Visa Gold f. BIBD Debit World Mastercard g. BIBD Debit Mastercard h. BIBD Virtual Mastercard 	Earn 1 Royal Skies miles for every BND 1 spent at participating Pocket merchants.	<ol style="list-style-type: none"> 1. Store and Link a BIBD Card in the Pocket App as the selected payment method. 2. Cardholders must link their Royal Skies membership to the Pocket App to earn Royal Skies miles. 3. Minimum spend of BND30 in a single receipt to qualify for the Royal Skies miles. 4. Any services under Rent-To-Own arrangements in the Pocket App are excluded from the Offer.

4.2 The Royal Skies miles earned may take up to five (5) business days to be credited into and/or reflected in the Cardholder's Royal Skies account.

4.3 The Royal Skies miles are non-transferable and cannot be exchanged for cash or any prizes-in-kind.

4.4 BIBD or ThreeG reserves the right to substitute or replace any and all of the Royal Skies miles with any other item(s) of similar market value without having to assign any reason.

4.5 Prizes are provided on an "as is" basis. Cardholders acknowledge that any disputes in relation to the Royal Skies miles are to be resolved directly with ThreeG.

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

5. GENERAL

5.1 By participating in the Promotion, the Cardholders expressly agree to be bound by these Terms.

- 5.2 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.
- 5.3 BIBD reserves the right to amend or modify any of these Terms either wholly or partly at any time with a minimum of three (3) business days' notice to the Cardholders.
- 5.4 BIBD shall not be held liable for any and/or all forms 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.
- 5.5 In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 5.6 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.
- 5.7 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.