

BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - BIBD BELANJA

The following Terms and Conditions (“**Terms**”) apply exclusively to the **BIBD CARD PRIVILEGE PROMOTION** (“**Promotion**”) held by Bank Islam Brunei Darussalam Berhad (“**BIBD**”) (Company Registration No. RC00006420).

1. PROMOTION PERIOD

- 1.1 The Promotion will be held from **1 June 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 customers of BIBD holding BIBD Mastercard / VISA Credit Cards (World, Platinum, Gold and Classic) and Mastercard Debit Cards (including World) (“**BIBD 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 retail transactions made BIBD Cards_at any participating merchants in 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) 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 **not eligible** to participate in this Promotion.

3. PARTICIPATING MERCHANTS

The list of participating merchants are as specified below:

No.	Participating Merchants
1.	Ayamku Restaurant
2.	Entrek (B) Sdn Bhd (Jollibee)
3.	Ideal Food Industries
4.	KFC (B) Sdn Bhd (KFC)
5.	Makan Ceria Sdn Bhd (Mc Donald)
6.	Royal Brunei Catering (Express)
7.	Satami Food & Catering Services (Sugarbun)
8.	Shinobu Sushi Restaurant (Wayback Burgers)

9.	Sinofood (Burgerking)
10.	Starbrands (Kenny Rogers)

4. PROMOTION MECHANICS

4.1 During the Promotion Period, transactions made by BIBD Cards which are approved, cleared and settled through **BIBD Point-of-Sale (“POS”) terminals at participating outlets** will be eligible for the Lucky Draws carried out during the Lucky Draw Periods set out in Clause 4.2:

BIBD Cards	Number of Entries Entitled
<p>Retail transactions made with BIBD Credit Cards that are approved and cleared through BIBD POS terminal:</p> <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 Corporate Credit Gold Mastercard 	<ul style="list-style-type: none"> • Every approved transaction (in a single receipt) will earn 2 entry tickets for the lucky draws.
<p>Retail transactions made with BIBD Debit Cards that are approved and cleared through BIBD POS terminal:</p> <ul style="list-style-type: none"> a. BIBD Debit World Mastercard b. BIBD Debit Mastercard 	<ul style="list-style-type: none"> • Every approved transaction (in a single receipt) will earn 1 entry ticket for the lucky draws.

4.2 The Prizes to be given away under this Promotion are:

Lucky Draw Periods	Prizes	Number of Winners
1 June 2025 - 30 June 2025	Rebate up to 10 times of the transacted amount (in a single receipt), with maximum amount capped at B\$300 . Rebate to be credited in Credit Card account (for Credit Card winners) or saving account (for Debit Card winners).	30 Winners
1 July 2025 - 31 July 2025	<p><i>Example 1:</i> Customer transacts B\$20 in a single receipt and wins the lucky draw, the rebate is B\$20 x 10 times = B\$200.</p> <p><u>Prize: B\$200</u></p>	30 Winners
1 August 2025 - 31 August 2025	<p><i>Example 2:</i> Customer transacts B\$40 in a single receipt and wins the lucky draw, the rebate is B\$40 x 10 times = B\$400.</p>	30 Winners

	<u>Prize: B\$300</u>	
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- 4.3 Winners of the Lucky Draws will be picked at the end of each Lucky Draw Period. The prize presentation will be held on such dates as shall be determined by BIBD.
- 4.4 BIBD reserves the right to select/draw other winners or to replace/substitute any winner who is or may have been found to be ineligible or disqualified without providing any reason whatsoever to any person.
- 4.5 If BIBD 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 any manner as it deems fit.
- 4.6 Prizes are non-transferable and cannot be exchanged for cash or any prizes-in-kind.
- 4.7 BIBD reserves the right to substitute or replace any/all of the prizes with any other item(s) of similar market value without having to assign any reason.
- 4.8 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 Cards 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 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.
- 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.