

BIBD HOME FINANCING CAMPAIGN

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

1. CAMPAIGN PERIOD

- 1.1 The Campaign will be held from **9th July 2025 to 9th August 2025**, or such other date(s) as may be varied or determined by BIBD at its discretion and notified to the customers from time to time.
- 1.2 Customers may be entitled to participate in the Campaign when they apply for **new** Home Financing facilities (“**Facility or Facilities**”) from BIBD for the purchase of fully constructed/under construction properties, proposed properties (residential) or vacant land.

2. ELIGIBILITY

- 2.1 The Campaign is open to all new and existing BIBD Customers who are employed with the Brunei Government, semi-Government companies, Government Linked Companies and private companies who satisfy all the financing criteria and requirements prescribed by BIBD to be eligible for the Campaign.
- 2.2 To qualify for the Campaign, the Facilities must have a minimum tenure of ten (10) years and a minimum financing amount of BND150,000.00.
- 2.3 Applications for the Facilities must be made during the Campaign Period and **approved before 31st August 2025**.

3. OFFER

- 3.1 During the Campaign Period, customers shall be entitled to the following promotional offer:

Promotional Offer
<ol style="list-style-type: none">1. Profit rate of 4.00% APR2. Up to 95% Financing to Value (“FTV”)3. Subsidy for startup fees/costs for the Facilities i.e the legal fees for the legal documentation, Mortgage Reducing Term Takaful (“MRTT”) and full valuation report.4. Processing Fee Waiver

3.2 In the event the customer cancels the Facility after the Bank grants the customer the Facility, the Customer shall reimburse the Bank for all the fees/costs incurred by the Bank up till the date of the cancellation.

3.3 A subsidy clawback period of 15 years is applicable for the subsidy amount. The subsidy clawback shall apply in either of the following events: (i) if the customer settles their Home Financing facility using their own funds OR (ii) the customer wishes to transfer their Facility to another financing institution within a period of 15 years from the date the Facility is granted.

3.4 Customers who apply for Facilities during the Campaign shall also be eligible for the following promotional offers:

- Entries to The Grand Giveaway Campaign.
- A 3-Year Annual Fee Waiver for Credit Card Applications.
- Triple Zero Personal Financing (*Subject to the customer's fulfilment of the Bank's prescribed financing criteria and requirements for the financing facility).

3.5 If BIBD subsequently determines that a customer is ineligible or is not entitled to the promotional offers for any reason whatsoever, BIBD shall be at liberty to withdraw or cancel the promotional offers without assigning any reason thereto.

4. GENERAL

4.1 By participating in the Campaign, the customer expressly agrees to be bound by these Terms.

4.2 BIBD has the sole discretion to amend or vary any of these Terms either wholly or in part at any time with at least five (5) business days prior notice to Customers by any mode of communication BIBD solely deems appropriate.

4.3 BIBD reserves the right to extend, cancel, terminate, or suspend the Campaign and its related events at any time without assigning any reasons whatsoever with prior notice.

4.4 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 damages suffered or incurred by customer as a direct or indirect result of the act of extension, cancellation, termination, or suspension of the Campaign.

4.5 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.

- 4.6 BIBD shall not be liable for any loss, damage, or expenses arising out of or in connection with the Campaign due to any event beyond the reasonable control of BIBD.
- 4.7 BIBD's decision on any or all matters relating to the Terms shall be final, conclusive, and binding and no correspondences, queries, appeals or attempts to dispute such decision shall be entertained.
- 4.8 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 relating thereto.