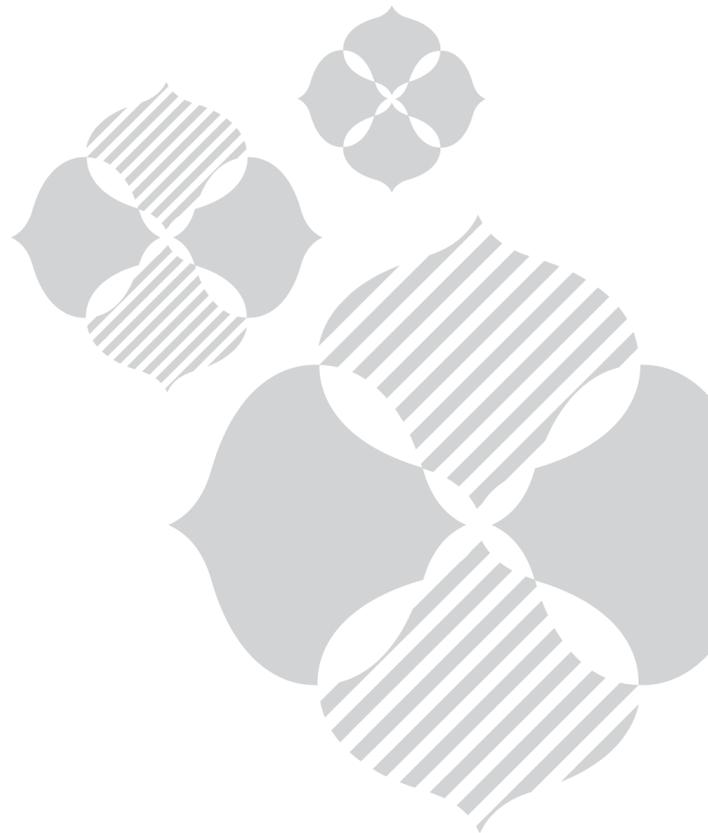


# Bundle Initiative (Haj Saver x Personal Financing) Terms and Conditions



The following Terms and Conditions (“Terms”) apply to the **BUNDLE INITIATIVE - HAJ SAVER X PERSONAL FINANCING** (“Initiative”), exclusively offered by Bank Islam Brunei Darussalam Berhad (Company Registration No. RC00006420) (“BIBD”).

The Customer hereby acknowledges that these Terms shall be read together with the following Terms and Conditions:

- 1) General Wakalah Terms and Conditions; and
- 2) Deposit Product and the General *Tawarruq* Transactions Terms and Conditions of Sale for the Personal Financing.

Customers who wish to apply for the Initiative are required to apply for a Personal Financing Facility (“Facility”) with BIBD for the purpose of paying the shortfall of funds for payment of their Haj or Umrah travel arrangements.

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### 1. Initiative Offer Period

- 1.1 This Initiative is valid from **26 NOVEMBER 2025** until **26 MAY 2026** or such extended date as shall be solely determined by the Bank.

### 2. Eligibility

- 2.1. All new and existing BIBD Customers of age 18 years old and above (“Customers”) who maintain or open a Haj Saver Account with BIBD. Customers who apply for the Initiative for Umrah are encouraged but not required to maintain a Haj Saver account. However, it is mandatory for Customers applying for the Initiative for Haj to open and maintain a Haj Saver account.

2.2. The following Customers shall not be eligible or qualified to apply to this Initiative:

- a. Customers whose account(s) have been suspended, blacklisted, cancelled or are closed for whatever reasons prior to or during the Promotion Period; and/or
- b. Customers whose account(s) with BIBD are delinquent or past due status or/and are facing legal proceedings including bankruptcy proceedings.

### 3. The Initiative Offer

3.1. The Initiative offer is as below:

- a. Haj Saver at the shelf rate of 1.0% p.a., bundled with
- b. Personal Financing at a preferential rate of 6.0% Annualised Profit Rate (“APR”).

3.2. At the time of application, Customers are required to produce the documents as stated below **AND** the details of the travel-related costs as provided by any local travel agent approved by the Ministry of Religious Affairs (“MORA”) to provide Haj/Umrah services:

- a. For Haj pilgrims, a letter from MORA with the title “SURAT KETETAPAN UNTUK MENUNAIKAN FARDHU HAJI” is required.
- b. A valid quotation or invoice for a Haj/Umrah package issued by a registered and approved local Haj/Umrah service provider/travel agency.
- c. Proof of initial deposit for Haj/Umrah has been made to the selected travel agency.

3.3. If the Customer does not meet the requirements under Section 3.2, the Customer may only be granted the Facility at a shelf rate of 7.5% APR.

#### 4. Usage Restriction

4.1. The Initiative is strictly intended to cover the shortfall of the funds required to fund a Customer's Hajj/Umrah travel-related costs and is not allowed to be used for the Customer's personal consumption or any other purposes.

4.2. For Haj application, the financing amount will be capped at the total cost of the package, subject to further internal assessment of the customer's financial eligibility and *Pengurniaan Tambang Haji Bagi Menunaikan Fardhu Haji Daripada Kerajaan Kebawah Duli Yang Maha Mulia Paduka Seri Baginda Sultan dan Yang Di-Pertuan Negara Brunei Darussalam*.

4.3. For Umrah application, the financing amount will be capped at the total cost of the package, subject to further internal assessment of the customer's financial eligibility.

#### 5. General Terms

5.1 In applying for the Initiative, the Customer expressly agrees to be bound by these Terms.

5.2 In the event there are inconsistencies between these Terms and any brochure, marketing or promotional material relating to the Initiative, these Terms shall prevail.

5.3 BIBD reserves the sole right to vary, amend, extend, cancel, terminate, or suspend any part of these Terms or the entirety of this Initiative at its sole discretion. Any such changes will be effective after a minimum seven (7) days' notice to the Customer.

5.4 BIBD shall not be liable for any loss, damage or expenses arising out of or in connection with the Initiative offer in the event the Initiative offer cannot continue or carry on due to any natural disasters, war, riot, strike, lockout, industrial action, fire, storm, act of terrorism, technical or system failures or any event beyond the reasonable control of BIBD.

5.5 BIBD's decision on any or all matters relating to these Terms shall be final, conclusive and binding and no correspondences, queries, appeals or attempts to dispute such decision shall be entertained.

5.6 These Terms shall be governed by and construed in accordance with the Laws of Brunei Darussalam and any disputes in relation to the Terms shall be subject to the exclusive jurisdiction of the Courts of Brunei Darussalam.

## Bruneian at Heart

