

**BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - SAMIMA SDN BHD (“Samima”)**

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 take place from **13 November 2025 until 28 February 2026 (“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 using BIBD Mastercard / VISA Credit Cards (World, Platinum, Gold and Classic) and BIBD MasterCard Debit Cards including BIBD Debit World Mastercard (“**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 using BIBD Cards at any Samima outlet in Negara 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) (“**ATMs**”) 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**”) and employees of Samima are eligible to participate in this Promotion.

**3. PARTICIPATING OUTLETS**

- 3.1 The list of participating Samima outlets are as specified below:

No.	Participating Samima Outlets
1.	Block C, No. 3, 4 & 5, 1 <sup>st</sup> & 2 <sup>nd</sup> Floor, Bangunan Begawan Pehin Dato Haji Mohammad Yusof, Kiulap
2.	Block C, No. 15, Bangunan Begawan Pehin Dato Haji Mohammad Yusof, Kiulap
3.	Block A, No. 2 & 3, Rimba Complex, Jalan Tungku Link, Lebuhraya Rimba, Kampong Rimba
4.	No. 11 & 12, Lot No. 9434, Bangunan Haji Awang Ibrahim, Jalan Kota Batu, Kampong Mentiri
5.	No. 14, Next to One Station Supermarket, Simpang 187, Jalan Kota Batu, Kampong Mentiri
6.	Block A, No. 1, 2 & 3, Kompleks Mim-Nun Jaya, Jalan Bebatik Kilanas
7.	Block C, No. C9 - C13, Madang Junction, Kampong Madang
8.	No. 29 & 30, Ground Floor, Bangunan Hj Abdul Malik & Anak-Anak, Kampong Petani, Tutong
9.	Located in Chung Hwa Middle School, Bandar Seri Begawan

#### 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 any of the participating Samima outlets will be eligible for the following rebate/offer:

BIBD Cards	Rebate	Conditions
a) BIBD Credit World Mastercard	10% Maximum rebate amount is capped at <b>BND70</b> .	1. Minimum accumulated transaction(s) of <b>BND200 (accumulation can be from multiple receipts)</b> made using the same <b>BIBD Card</b> during the Promotion Period. 2. Limited to 1 rebate per BIBD Card only during the Promotion Period. 3. Rebate will be credited to the Cardholder’s Card account within 60 days after the end of this Promotion.
b) BIBD Credit Visa Platinum c) BIBD Credit Gold Mastercard d) BIBD Credit Visa Gold e) BIBD Credit Classic Mastercard	10% Maximum rebate amount is capped at <b>BND50</b> .	
f) BIBD Debit World Mastercard g) BIBD Debit Mastercard	10% Maximum rebate amount is capped at <b>BND30</b> .	

4.2 During the Promotion Period, transactions made by **BIBD Credit Cards** which are approved, cleared and settled through **BIBD Point of Sale (“POS”)** terminals at any of the participating Samima outlets will be eligible for the following Easy Payment Plan (“EPP”):

BIBD Credit Cards	Criteria	Offer
Retail transactions made using: a) BIBD Credit World Mastercard b) BIBD Credit Gold Mastercard c) BIBD Credit Classic Mastercard d) BIBD Credit Visa Platinum e) BIBD Credit Visa Gold	Approved EPP application with a <b>six (6) or twelve (12) months tenor</b> during the Promotion Period.	<b>Processing fee waiver</b> in the amount of <b>BND40</b> per EPP application.

#### 5. LUCKY DRAW MECHANICS

5.1 During the Promotion Period, transactions made by BIBD Cards which are approved, cleared and settled through **BIBD Point of Sale (“POS”)** terminals or **QuickPay** at any of the participating Samima outlets will be eligible for the lucky draw, subject to the following conditions:

BIBD Cards	Number of Lucky Draw Entries
Retail transactions made using: a) BIBD Credit World Mastercard b) BIBD Credit Visa Platinum c) BIBD Credit Gold Mastercard	<ul style="list-style-type: none"> <li>Every approved transaction in a single receipt will earn 1 entry ticket for the lucky draw.</li> <li>Additional 1 entry ticket for every <b>BND50</b> transaction (in a single receipt).</li> </ul>

d) BIBD Credit Visa Gold e) BIBD Credit Classic Mastercard f) BIBD Debit World Mastercard g) BIBD Debit Mastercard	<ul style="list-style-type: none"> <li>For example, a customer who spends \$150 in a single receipt will receive:  <math>1 + 3 = 4</math> entry tickets.</li> </ul>
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5.2 The Prizes to be given under this Promotion are:

Prizes	Number of Winners
Grand Prize: Umrah Package for 1-person worth up to BND4,000	1
Second Prize: 1 return air ticket to Chennai worth up to BND600	1
Third Prize: 1 return air ticket to Singapore worth up to BND400	1
Fourth Prize: Smart Luggage worth up to BND200 each	5
Ninth Prize: BND100 Samima Shopping Voucher	30
Consolation Prizes: BND50 ABC Eats Shopping Voucher	20

- 5.3 The prize presentation will be held on such dates as BIBD or Samima may determine at their sole discretion.
- 5.4 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.
- 5.5 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.
- 5.6 Prizes are non-transferable and cannot be exchanged for cash or any prizes-in-kind.
- 5.7 BIBD or Samima reserves the right to substitute or replace any and all of the prizes with any other item(s) of similar market value without having to assign any reason or prior notice.
- 5.8 Prizes are provided on an “as is” basis. Cardholders acknowledge that any disputes in relation to the lucky draw prizes are to be resolved directly with Samima and use of the shopping vouchers is subject to Samima’s terms and conditions.
- 5.9 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 Cardholders expressly agree to be bound by these Terms.
- 6.2 The Terms contained herein are in addition and without prejudice to the terms and conditions of the BIBD Cards including the usage of the BIBD Card for Shariah-compliant transactions only.
- 6.3 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.

- 6.4 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.
- 6.5 In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 6.6 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.
- 6.7 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.